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INSURANCE COLLISION REPORT
Passenger Vehicles, Vans, Pickups, and Utility Vehicles

Highway Loss Data Institute

Highway Loss Data Institute
Insurance Collision Report

1985 Models During Their First Year
1984 Models During Their First Two Years
1983 Models During Their First Three Years
HLDI R85-2

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SUMMARY

This Highway Loss Data Institute report describes variations in both the frequencies and the sizes of collision coverage claims for damage to 1983, 1984, and 1985 model year passenger vehicles, vans, pickups, and utility vehicles.

Passenger Vehicles

- Among the high-volume 1985 vehicles, the Dodge Caravan and Plymouth Voyager passenger vans* had the best collision coverage results and the Chevrolet Camaro the worst. Among the low-volume vehicles, the Volkswagen Scirocco had the worst results and the Mercury Grand Marquis station wagon the best.
- Collision coverage results for 1985 models continue to show substantial variations among vehicles grouped by size and body style. For example, among small two-door models, the car with the worst results — the Volkswagen Scirocco — had an average loss payment per insured vehicle year that was three times the result for the best car in this group — the Subaru Hatchback.
- Vehicles with the best collision coverage results tend to be domestic models and those with the worst results tend to be imported models.
- Claim frequencies, average loss payments per claim, and average loss payments per insured vehicle year generally decrease with increasing vehicle size in all body style groups.
- For vehicles that have not been substantially redesigned, collision coverage loss results are consistent from one model year to the next.

Vans, Pickups, Utility Vehicles

- Among all vans, pickups, and utility vehicles, small utility vehicles and small pickups had the highest average loss payments per insured vehicle year and vans had the lowest.
- For both 1984 and 1985 models, the Ford E-150 Club Wagon had the lowest average loss payment per claim and average loss payment per insured vehicle year; for these model years, the GMC C2500/K2500 pickup truck had the lowest claim frequency.
- For all three model years, the Jeep CJ-7 had the highest average loss payment per claim; for model years 1984 and 1985, the Toyota 4Runner pickup truck had the highest average loss payment per insured vehicle year.
- For the three model years, Toyota pickup trucks generally had results that exceeded the all-passenger-vehicle results.
- For each of the three model years, small pickups and standard pickups had similar average loss payments per claim, but the small pickups had significantly higher claim frequencies.
- For each of the three model years, all utility vehicles had better than average claim frequencies, but most of the small and intermediate utility vehicles had average loss payments per claim that were worse than average.
- The share of total exposure for utility vehicles, especially small and intermediate sizes, significantly increased from just over 2.4 percent for 1983 models to 5.4 percent for 1985 models. Vans maintained their percentage of total exposure at approximately 3.0 percent. The exposure for pickup trucks ranged from 12.3 percent for 1983 to 14.4 percent for 1985.

*In recent years, a number of manufacturers produced small vans that are predominantly aimed at the passenger vehicle market. These vehicles have attributes of both station wagons and vans. In this report the passenger carrying versions are grouped with station wagons and the cargo carrying versions are grouped with regular vans.

INTRODUCTION

The Highway Loss Data Institute (HLDI) is a nonprofit, public service organization that gathers, processes, and publishes insurance data concerned with human and economic losses associated with motor vehicle use and especially the ways such losses vary among different kinds of vehicles.

This report describes the collision coverage results of 1985 models during their first year of availability, 1984 models during their first two years, and 1983 models during their first three years. Results are presented for passenger vehicles, and for vans, pickup trucks, and utility vehicles.*

This report is based on collision coverage and loss data supplied by 13 insurers: Aetna, Allstate, Fireman's Fund, GEICO, Kemper, Liberty Mutual, Nationwide, Prudential, Safeco, Sentry, State Farm, Travelers, and USAA. Detailed explanations of data sources and methods of analysis are given in HLDI report R85-1. A complete list of the vehicle classifications by make, series, body style, and size class appears in Appendix A, and definitions are given in Appendix B.

It is intended that the dissemination of this and other HLDI reports will contribute to research into ways for reducing vehicle-related damage to people and property, and also provide the public with information relating to the differences in the crash damage produced by different kinds of vehicles.

RESULTS AND DISCUSSION

The results in this report are presented in two sections. The first section summarizes variations in both the frequencies and the sizes of collision claims for damage to private passenger vehicles from three model years: 1985 models during their first year of availability, 1984 models during their first two years, and 1983 models during their first three years. The second section contains similar summaries for vans, pickups, and utility vehicles insured under noncommercial collision coverages.

The results for passenger vehicles are presented by body style within each major vehicle size category. Appendix B contains a full description of the HLDI system for classification of passenger vehicles by body style and size.

The results were standardized to minimize differences that might be attributable to variations in the mix of deductible amounts and operator age groups among different vehicles. Both the frequency and average size of collision coverage losses vary with the deductible amount and the age group of the operators. Standardizing these two nonvehicle factors ensures that their mix is the same for each result. Therefore, to the extent that age distributions within each operator age group and amounts within each deductible group do not vary substantially for different vehicles, these effects cannot bias comparisons among the various results. Other nonvehicle factors have not necessarily been eliminated from the results presented in this report.

All of the results are shown in relative terms, with 100 representing the average for all passenger vehicles of each model year. Thus, for example, the relative average loss payment per insured vehicle year of 49 for the 1985 Dodge Caravan passenger van (Table 1) indicates a result that is 51 percent below the result for all 1985 model year passenger vehicles combined. The results for vans, pickup trucks, and utility vehicles are also shown relative to the all-passenger-vehicle results.

Passenger Vehicles

The results for the 1985 model passenger vehicles are based on approximately 1.1 million insured vehicle years of exposure, those for the 1984 models on approximately 4.7 million insured vehicle years, and those for the 1983 models on more than 6.0 million insured vehicle years. Results are not given for any individual vehicle series with less than 1,000 insured vehicle years of exposure. Generally, the greater the exposure associated with a result, the more confidence can be placed in it.

1985 Models During Their First Year Table 1 summarizes the 1985 model year passenger vehicles with the best and worst collision coverage results during their first year of availability. The results are shown separately for high-volume vehicles (at least one percent of the total exposure for the model year) and low-volume vehicles (less than one percent of the exposure). The vehicles listed in Table 1 were taken from the 190 individual 1985 vehicle series that had more than 1,000 insured vehicle years of exposure; 28 of those series were high-volume vehicles

Among the high-volume vehicles, the Dodge Caravan (49) and Plymouth Voyager (50) passenger vans had the best collision coverage results; among low-volume vehicles, the Mercury Grand Marquis station wagon (43) had the lowest average loss payment per insured vehicle year. All of the 10 vehicles with the best results were manufactured in the United States, four of them by Chrysler Corp., and three each by Ford Motor Co. and General Motors Co..

Four of the five low-volume vehicles with the worst results were imported models; conversely, four of the five high-volume vehicles with the worst results were domestic models. Among high-volume vehicles, the Chevrolet Camaro (169) had the worst results, and among low-volume vehicles the Volkswagen Scirocco (256) had the worst results. The Nissan 300ZX, Nissan 300ZX 2+2, and Pontiac Firebird also had average loss payments per insured vehicle year more than double the 1985 average.

Detailed collision coverage results for all 1985 model year vehicles with at least 1,000 insured vehicle years of exposure are given in Table 4 (page 6). The values displayed are total exposure, measured in insured vehicle years, and relative values for three loss categories — claim frequency per 100 in-

*A separate, supplemental volume to this report, Appendices to R85-2, is available upon request. It contains detailed claim frequency and average loss payment per claim results for two classes of deductibles and for youthful and no youthful operators. The supplement also provides separate, detailed results by year of availability for 1983 and 1984 models.

TABLE 1 Relative Average Loss Payments Per Insured Vehicle Year for 1985 Model Year Passenger Vehicles With the Best and Worst Collision Coverage Results*

	Best			Worst		
HIGH VOLUME (At least 1% of total exposure)	Dodge Caravan	P.V.	49	Chevrolet Camaro	Sp.	169
	Plymouth Voyager	P.V.	50	Ford Mustang	Sp.	139
	Mercury Grand Marquis	4 Dr.	53	Ford Thunderbird	2 Dr.	130
	Ford Crown Victoria	4 Dr.	58	Nissan Sentra	2 Dr.	128
	Oldsmobile Delta 88	4 Dr.	63	Chevrolet Cavalier	2 Dr.	112
LOW VOLUME (Less than 1% of total exposure)	Mercury Grand Marquis	S.W.	43	Volkswagen Scirocco	2 Dr.	256
	Dodge Aries	S.W.	47	Nissan 300ZX	Sp.	234
	Chevrolet Impala	4 Dr.	49	Nissan 300ZX 2+2	Sp.	231
	Plymouth Gran Fury	4 Dr.	52	Pontiac Firebird	Sp.	208
	Pontiac Parisienne	S.W.	55	Toyota Celica Supra	Sp.	197

P.V. = Passenger Van; S.W. = Station Wagon; Sp. = Sports or Specialty

*100 represents the average for all 1985 passenger vehicles ($168).

insured vehicle years, average loss payment per claim, and average loss payment per insured vehicle year. The value 100 corresponds to the average result for all vehicles in each loss category. The individual series are listed in ascending sequence of the relative average loss payment per insured vehicle year within each body style subgroup.

The standardized results for all 1985 vehicles combined were 10.3 for claim frequency, $1,642 for average loss payment per claim, and $168 for average loss payment per insured vehicle year.

The Volkswagen Scirocco (168) had the highest relative claim frequency and the Dodge Aries station wagon (60) and four-door Mercury Grand Marquis (60) had the lowest. The Chevrolet Corvette (222) had the highest average loss payment per claim, more than $3,000. In contrast, the four-door Buick Skyhawk, Mercury Grand Marquis station wagon, and Plymouth Voyager passenger van had the lowest results (66) or average loss payments per claim of less than $1,100 each.

The collision coverage results for 1985 models continue to show substantial variations among vehicles grouped by size and body style. For example, among small two-door models, the Subaru Hatchback (83) had a result that was better than average, whereas the result for the Volkswagen Scirocco (256) was approximately two and one-half times the average. Among midsized four-door models, the differences were nearly as pronounced with relative average loss payments per insured vehicle year ranging from a low of 62 for the Pontiac Bonneville to a high of 164 for the Audi 4000.

Table 4 also shows that claim frequencies, average loss payments per claim, and average loss payments per insured vehicle year generally decreased with increasing vehicle size in each body style group.

1984 Models During Their First Two Years Table 2 summarizes the best and worst collision coverage results for 1984 model year passenger vehicles during their first two years of availability. The vehicles listed in Table 2 were taken from the 225 individual 1984 vehicle series that had more than 1,000 insured vehicle years of exposure. Twenty-four of those series were high-volume vehicles, each accounting for at least one percent of the total 1984 model year exposure.

The four-door Mercury Grand Marquis (56) had the lowest average loss payment per insured vehicle year among the high-volume vehicles, and the two-door Oldsmobile Ninety-Eight (46) had the lowest among low-volume models. One of the high-volume vehicles with the best results was an import—the Toyota Camry (77); the remaining vehicles in this group were all four-door vehicles manufactured by either General Motors or Ford. All of the low-volume vehicles with the lowest average loss payments per insured vehicle year were domestic models. Both the two-door and four-door versions of the Ford Crown Victoria were in the low-volume group with the best results.

The Pontiac Firebird (175) had the highest average loss payment per insured vehicle year among high-volume cars, and the Plymouth Conquest (268) had the highest among low-volume models. All five of the low-volume models listed were imported and all had average loss payments per insured vehicle year that were at least two and one-half times the average for all 1984 models.

Detailed collision coverage results for all 1984 models with at least 1,000 insured vehicle years of exposure are given in Table 5 (page 12). The results displayed are the combined results for the first two years of the 1984 models and are presented by vehicle size group and body style subgroup.

The Audi 4000 Quattro (187) had the highest relative claim frequency and the four-door American Eagle (57) had the lowest. The Porsche 911 Coupe (259) had the highest average loss payment per claim of approximately $4,000. The Volkswagen Vanagan (64) had the lowest average loss payment per claim at slightly less than $1,000.

TABLE 2 Relative Average Loss Payments Per Insured Vehicle Year for 1984 Model Year Passenger Vehicles With the Best and Worst Collision Coverage Results*

	Best			Worst		
	Mercury Grand Marquis	4 Dr.	56	Pontiac Firebird	Sp.	175
HIGH VOLUME	Chevrolet Caprice	4 Dr.	59	Chevrolet Camaro	Sp.	155
(At least 1% of	Oldsmobile Delta 88	4 Dr.	60	Pontiac Fiero	Sp.	125
total exposure)	Buick LeSabre	4 Dr.	67	Mercury Cougar	2 Dr.	119
	Ford Tempo	4 Dr.	77	Nissan Sentra	2 Dr.	116
	Chevrolet Celebrity	4 Dr.	77			
	Toyota Camry	4 Dr.	77			
	Oldsmobile Ninety-Eight	2 Dr.	46	Plymouth Conquest	2 Dr.	268
LOW VOLUME	Pontiac Parisienne	S.W.	55	Porsche 944 Coupe	Sp.	264
(Less than 1% of	Ford Crown Victoria	4 Dr.	56	Audi 4000 Quattro	Sp.	262
total exposure)	Ford Crown Victoria	2 Dr.	56	Mitsubishi Starion	2 Dr.	256
	Plymouth Voyager	P.V.	58	Nissan 300ZX	Sp.	250

P.V. = Passenger Van; S.W. = Station Wagon; Sp. = Sports or Specialty

*100 represents the average for all 1984 passenger vehicles ($160).

The standardized results for all 1984 vehicles combined for both years of availability were 10.3 for claim frequency, $1,556 for average loss payment per claim, and $160 for average loss payment per insured vehicle year.

The results in Table 5 are very similar to those in Table 4 for the 1985 models; quite frequently vehicles with the best results are separated from those with the worst results within the same body style and car size group by a factor of two or more, and collision loss results tend to decrease with increasing vehicle size for each of the body style groups.

1983 Models During Their First Three Years Table 3 summarizes the 1983 model year passenger vehicles with the best and worst collision coverage results during their first three years of availability. The vehicles listed were taken from the 228 individual 1983 vehicle series that had more than 1,000 insured vehicle years of exposure. Twenty-six of those series were high-volume vehicles.

The high-volume vehicles with the the lowest average loss payments per insured vehicle year were all four-door models made by General Motors; among these vehicles, the Buick LeSabre and Oldsmobile Delta 88 had the best results (63). The Chevrolet Camaro (148) had the highest loss results among the high-volume vehicles. All of the low-volume vehicles with the worst collision coverage loss results were imported models. The Mitsubishi Starion had an average loss payment per insured vehicle year that was more than three times the average for all 1983 vehicles. The results for the other four low-volume vehicles with the worst results exceeded the average by at least a factor of two. Among the low-volume vehicles, the American Eagle 30 station wagon, Volkswagen Vanagon, and four-door Mercury Grand Marquis had the best results (61 each).

Detailed collision coverage results for all 1983 models with at least 1,000 insured vehicle years of exposure are given in Table 6 (page 20). The results displayed are the combined results of the first three years for the 1983 models.

The Mitsubishi Starion (169) had the highest relative claim frequency and the four-door Ford Crown Victoria (68) had the lowest relative claim frequency. For 1983 models, as well as 1984 models, the Porsche 911 Coupe (260) had the highest average loss payment per claim of approximately $3,900, and the Volkswagen Vanagon (53) had the lowest, which was slightly more than $800.

The standardized results for all 1983 vehicles combined for all three years of availability were 9.5 for claim frequency, $1,500 for average loss payment per claim, and $143 for average loss payment per insured vehicle year.

Consistency of Model Year Results When the vehicle's design has remained essentially unchanged, the collision loss results for individual vehicle series are generally consistent from one model year to the next. For example, the four-door Oldsmobile Delta 88, a high-volume vehicle series with collision coverage results among the best for each of the three model years, had very consistent results for each of the collision loss measures during the three model years. The ranges for the three loss measures were: claim frequency, 72-76; average loss payment per claim, 83-86; and average loss payment per insured vehicle year, 60-63. Similarly, the 1984 and 1985 Nissan 300ZX, a low-volume vehicle series with results among the worst during its first two yearsof availability, also had consistent results for each collision loss measure. Its 1984 and 1985 model year results were: claim frequency, 129 and 130; average loss payment per claim, 182 and 193; and average loss payment per insured vehicle year, 234 and 250.

TABLE 3 Relative Average Loss Payments Per Insured Vehicle Year for 1983 Model Year Passenger Vehicles With the Best and Worst Collision Coverage Results*

	Best			Worst		
HIGH VOLUME (At least 1% of total exposure)	Buick LeSabre	4 Dr.	63	Chevrolet Camaro	Sp.	148
	Oldsmobile Delta 88	4 Dr.	63	Ford Mustang	Sp.	142
	Oldsmobile Ninety-Eight	4 Dr.	66	Toyota Celica	2 Dr.	126
	Chevrolet Caprice	4 Dr.	69	Ford Thunderbird	2 Dr.	119
	Chevrolet Celebrity	4 Dr.	78	Honda Accord	2 Dr.	118
LOW VOLUME (Less than 1% of total exposure)	American Eagle 30	S.W.	61	Mitsubishi Starion	2 Dr.	302
	Volkswagen Vanagon	P.V.	61	Porsche 928 Coupe	Sp.	247
	Mercury Grand Marquis	4 Dr.	61	Porsche 911 Coupe	Sp.	247
	Ford Crown Victoria	4 Dr.	63	Porsche 944 Coupe	Sp.	232
	Pontiac Bonneville	S.W.	65	BMW 533i	Sp.	223
	Ford Crown Victoria	2 Dr.	65			

P.V. = Passenger Van; S.W. = Station Wagon; Sp. = Sports or Specialty

*represents the average for all 1983 passenger vehicles ($143)

(Text continues on page 28)

TABLE 4
INSURANCE LOSSES, COLLISION COVERAGES
1985 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	ALL	1107310	100 = 10.3	100 = $1642	100 = $ 168
		SMALL CARS			
TWO-DOOR MODELS		**170755**	**123**	**102**	**125**
SUBARU	HATCHBACK	1091	112	74	83
TOYOTA	TERCEL	4710	101	87	87
CHEVROLET	CHEVETTE	3447	112	86	96
CHEVROLET	SPECTRUM	1816	105	93	98
FORD	ESCORT	24036	108	93	100
HONDA	CIVIC	8575	123	82	101
MAZDA	GLC	2878	113	92	104
HONDA	ACCORD	9923	103	103	106
VOLKSWAGEN	GOLF	3018	117	92	107
HONDA	PRELUDE	9075	116	92	107
RENAULT	ENCORE	4385	119	95	113
RENAULT	ALLIANCE	3683	118	101	118
DODGE	COLT	2901	120	99	118
PLYMOUTH	COLT	2567	125	95	119
CHEVROLET	SPRINT	4233	116	104	121
VOLKSWAGEN	JETTA	2068	123	99	122
MERCURY	LYNX	4651	122	103	125
NISSAN	SENTRA	12488	132	97	128
MAZDA	626	3372	143	90	129
PLYMOUTH	TURISMO	7045	130	100	129
TOYOTA	CELICA	9292	130	103	134
CHRYSLER	LASER	6033	128	105	135
DODGE	DAYTONA	5344	137	106	145
SAAB	900	2462	111	136	150
MITSUBISHI	CORDIA	1212	154	100	153
DODGE	CHARGER	7066	133	117	156
MITSUBISHI	MIRAGE	1436	149	108	161
TOYOTA	COROLLA	5387	155	108	168
NISSAN	PULSAR	6771	126	133	168
NISSAN	200SX	4126	150	129	194
VOLKSWAGEN	SCIROCCO	1017	168	153	256

(See footnotes on page 27)

TABLE 4 (Cont'd)
INSURANCE LOSSES, COLLISION COVERAGES
1985 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		SMALL CARS			
FOUR-DOOR MODELS		**135855**	**105**	**94**	**98**
TOYOTA	TERCEL	2092	95	78	74
CHEVROLET	SPECTRUM	1652	102	79	81
HONDA	ACCORD	27155	92	93	85
FORD	ESCORT	9836	94	90	85
PLYMOUTH	HORIZON	11428	99	89	89
VOLKSWAGEN	GOLF	1690	102	89	90
TOYOTA	COROLLA	14303	101	90	91
CHEVROLET	CHEVETTE	2123	119	78	92
VOLKSWAGEN	JETTA	4341	100	94	94
RENAULT	ALLIANCE	3426	103	92	94
DODGE	OMNI	9144	109	90	98
SUBARU	DL/GL	3999	120	85	102
SAAB	900	2057	102	102	104
MERCURY	LYNX	1564	98	106	105
NISSAN	STANZA	5681	95	111	106
RENAULT	ENCORE	1319	114	96	109
HONDA	CIVIC	7526	113	98	110
MAZDA	GLC	3734	119	95	113
MAZDA	626	8501	123	93	115
NISSAN	SENTRA	6830	124	98	122
MITSUBISHI	TREDIA	1505	135	92	125
DODGE	COLT	2347	135	109	148
PLYMOUTH	COLT	1967	129	119	154
STATION WAGONS/PASSENGER VANS		**36457**	**95**	**86**	**82**
MERCURY	LYNX	1338	81	85	69
FORD	ESCORT	8361	83	87	72
TOYOTA	TERCEL	2207	85	91	77
HONDA	CIVIC	4091	87	91	78
TOYOTA	TERCEL 4WD	3036	84	96	81
TOYOTA	VAN WAGON	4490	120	68	82
SUBARU	DL/GL 4WD	4782	103	83	85
SUBARU	DL/GL	3109	96	93	89
NISSAN	SENTRA	3585	105	98	103

(See footnotes on page 27)

TABLE 4 (Cont'd)
INSURANCE LOSSES, COLLISION COVERAGES
1985 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		SMALL CARS			
SPORTS & SPECIALTY		**47576**	**129**	**127**	**164**
FORD	EXP	4753	130	98	128
HONDA	CIVIC CRX	8828	133	103	137
MERCEDES	380SL COUPE	1098	66	214	142
PONTIAC	FIERO	5666	143	104	148
MAZDA	RX-7	8989	151	99	150
TOYOTA	MR2	1530	139	123	170
PORSCHE	944 COUPE	1591	115	161	186
CHEVROLET	CORVETTE	4181	88	222	194
NISSAN	300ZX 2+2	2230	118	196	231
NISSAN	300ZX	6118	129	182	234
		MIDSIZE CARS			
TWO-DOOR MODELS		**139745**	**105**	**97**	**102**
OLDSMOBILE	CIERA	3440	83	83	68
DODGE	600	1277	105	71	75
CHEVROLET	CELEBRITY	3012	94	85	80
DODGE	ARIES	1775	95	90	86
PLYMOUTH	RELIANT	2143	93	96	90
OLDSMOBILE	CUTLASS	17896	89	105	93
FORD	TEMPO	5909	114	82	93
BUICK	CENTURY	1168	81	116	94
MERCURY	TOPAZ	1325	112	85	95
BUICK	REGAL	9628	102	95	96
BUICK	SOMERSET	9685	110	90	99
PONTIAC	GRAND AM	10008	102	98	100
BUICK	SKYHAWK	4409	105	96	100
OLDSMOBILE	CALAIS	11686	111	91	101
PONTIAC	2000	4165	118	87	102
PONTIAC	GRAND PRIX	4629	101	103	104
CHRYSLER	LE BARON	3089	102	109	110
CHEVROLET	CAVALIER	11677	133	84	112
CHEVROLET	MONTE CARLO	9822	99	114	113
MERCURY	COUGAR	10104	107	112	120
FORD	THUNDERBIRD	11092	112	116	130

(See footnotes on page 27)

TABLE 4 (Cont'd)
INSURANCE LOSSES, COLLISION COVERAGES
1985 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		MIDSIZE CARS			
FOUR-DOOR MODELS		222072	89	93	83
PONTIAC	BONNEVILLE	3516	75	84	62
PLYMOUTH	CARAVELLE	3385	81	77	63
TOYOTA	CAMRY	15360	81	81	65
OLDSMOBILE	CUTLASS	5828	72	91	65
BUICK	SKYHAWK	1551	100	66	66
OLDSMOBILE	FIRENZA	2167	88	75	66
FORD	LTD	11769	73	92	67
CHEVROLET	CELEBRITY	17258	78	89	70
CHRYSLER	LE BARON	4816	86	82	70
CHEVROLET	CITATION	3011	77	92	71
CHRYSLER	LEBARON GTS	3743	92	77	71
DODGE	ARIES	4341	81	92	74
MERCURY	MARQUIS	9250	80	94	75
OLDSMOBILE	CIERA	19602	77	99	75
CADILLAC	CIMARRON	1301	82	92	76
PONTIAC	6000	9253	84	93	78
BUICK	SKYLARK	9291	87	90	78
BUICK	CENTURY	17729	85	94	80
CHEVROLET	CAVALIER	12376	108	79	86
DODGE	600	2852	83	105	87
MERCURY	TOPAZ	4713	100	88	89
TOYOTA	CRESSIDA	4389	95	95	90
FORD	TEMPO	18560	101	88	90
CHRYSLER	NEW YORKER	6236	85	108	92
PLYMOUTH	RELIANT	5125	90	102	92
DODGE	LANCER	2418	96	99	95
PONTIAC	2000	2681	114	89	102
VOLVO	240	4215	103	100	103
NISSAN	MAXIMA	10320	106	121	128
MITSUBISHI	GALANT	1270	122	113	137
PEUGEOT	505	1518	124	130	161
AUDI	4000	1285	129	127	164

(See footnotes on page 27)

TABLE 4 (Cont'd)
INSURANCE LOSSES, COLLISION COVERAGES
1985 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		MIDSIZE CARS			
STATION WAGONS/PASSENGER VANS		**40811**	**78**	**89**	**69**
DODGE	ARIES	2282	60	79	47
CHEVROLET	CELEBRITY	7101	74	79	58
PONTIAC	6000	1146	64	92	59
AMERICAN	EAGLE	1162	70	89	62
FORD	LTD	3526	75	84	63
OLDSMOBILE	CUTLASS CRUISER	3375	78	81	63
CHEVROLET	CAVALIER	5531	90	72	65
BUICK	CENTURY	2904	71	95	67
PLYMOUTH	RELIANT	2508	82	84	69
PLYMOUTH	COLT VISTA	1291	87	85	74
VOLVO	240	2955	79	95	74
NISSAN	MAXIMA	2181	80	134	108
DODGE	COLT VISTA	1491	96	114	110
SPORTS & SPECIALTY		**66469**	**126**	**124**	**156**
VOLVO	760/740	3225	93	102	95
LINCOLN	CONTINENTAL	1510	94	104	98
DODGE	600 CONV.	1015	100	101	101
LINCOLN	MARK VII	1000	96	105	101
CHRYSLER	LE BARON CONV.	1438	88	117	103
MERCEDES	190E	2920	126	94	118
MERCURY	CAPRI	1548	101	129	130
FORD	MUSTANG	15824	116	120	139
FORD	MUSTANG CONV.	1338	111	126	140
AUDI	5000	4502	113	140	158
CHEVROLET	CAMARO	13940	143	118	169
BMW	325E 2D	1641	117	160	188
BMW	318I 2D	1268	136	141	192
TOYOTA	CELICA SUPRA	2969	149	133	197
PONTIAC	FIREBIRD	8082	162	129	208
		LARGE CARS			
TWO-DOOR MODELS		**17153**	**83**	**93**	**77**
MERCURY	GRAND MARQUIS	1191	78	79	62
BUICK	LE SABRE	3638	81	89	72
OLDSMOBILE	DELTA 88	5625	79	91	72
CHEVROLET	CAPRICE	1657	77	109	84

(See footnotes on page 27)

TABLE 4 (Cont'd)
INSURANCE LOSSES, COLLISION COVERAGES
1985 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		LARGE CARS			
OLDSMOBILE	NINETY EIGHT	2631	104	83	86
FORD	CROWN VICTORIA	1539	78	122	95
FOUR-DOOR MODELS		**124711**	**74**	**91**	**67**
CHEVROLET	IMPALA	2462	71	69	49
PLYMOUTH	GRAN FURY	1378	66	79	52
MERCURY	GRAND MARQUIS	12908	60	90	53
PONTIAC	PARISIENNE	5383	68	83	57
FORD	CROWN VICTORIA	11643	62	94	58
OLDSMOBILE	DELTA 88	15722	73	86	63
DODGE	DIPLOMAT	2989	65	100	64
BUICK	LE SABRE	12421	70	94	65
CHEVROLET	CAPRICE	11181	73	94	68
OLDSMOBILE	NINETY EIGHT	21539	87	86	74
CHRYSLER	NEW YORKER 5TH AVE	10670	70	108	75
BUICK	ELECTRA	16414	88	92	82
STATION WAGONS/PASSENGER VANS		**42361**	**73**	**72**	**53**
MERCURY	GRAND MARQUIS	1092	65	66	43
DODGE	CARAVAN	15288	69	71	49
PLYMOUTH	VOYAGER	15260	75	66	50
PONTIAC	PARISIENNE	1443	76	73	55
OLDSMOBILE	CUSTOM CRUISER	1443	77	80	61
FORD	CROWN VICTORIA	2136	80	78	63
CHEVROLET	CAPRICE	4282	74	86	64
SPORTS & SPECIALTY		**63345**	**85**	**110**	**94**
CADILLAC	DE VILLE 4D	13258	84	90	76
BUICK	RIVIERA	4831	83	94	78
CADILLAC	BROUGHAM 4D FWD	6739	85	104	88
OLDSMOBILE	TORONADO	3364	77	117	91
LINCOLN	TOWN CAR	7248	92	99	91
MERCEDES	300D	2151	89	105	93
CADILLAC	SEVILLE	3013	81	117	95
CADILLAC	DE VILLE 2D	6204	84	118	99
CADILLAC	ELDORADO	6629	83	129	108
CADILLAC	BROUGHAM 4D RWD	3953	95	127	121
JAGUAR	XJ6	1794	91	158	145

(See footnotes on page 27)

TABLE 5
INSURANCE LOSSES, COLLISION COVERAGES
1984 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	ALL	4722023	100	100	100
			= 10.3	= $1556	= $ 160
		SMALL CARS			
TWO-DOOR MODELS		704571	119	103	123
MERCURY	LYNX	14503	98	92	90
HONDA	CIVIC	30665	107	89	95
TOYOTA	TERCEL	19388	107	90	96
FORD	ESCORT	82576	103	94	97
CHEVROLET	CHEVETTE	48273	106	92	98
PONTIAC	1000	8476	104	95	99
SUBARU	HATCHBACK	7180	110	94	103
MAZDA	GLC	9844	117	93	108
RENAULT	ENCORE	23274	116	94	109
HONDA	ACCORD	39172	111	103	115
RENAULT	ALLIANCE	22873	118	98	115
NISSAN	SENTRA	49116	122	95	116
DODGE	COLT	11819	118	99	116
PLYMOUTH	COLT	9211	120	101	121
VOLKSWAGEN	JETTA	2960	102	122	124
SUBARU	HATCHBACK 4WD	2157	112	112	125
PLYMOUTH	TURISMO	24466	128	98	125
TOYOTA	COROLLA	19336	121	106	128
SUBARU	DL/GL	8525	132	98	130
VOLKSWAGEN	RABBIT	22970	119	110	131
TOYOTA	CELICA	46775	120	109	131
DODGE	CHARGER	25054	123	108	132
NISSAN	PULSAR	18569	120	113	135
MAZDA	626	10110	134	103	137
ISUZU	IMPULSE	8602	133	103	138
SAAB	900	8307	109	127	138
HONDA	PRELUDE	29470	126	111	140
CHRYSLER	LASER	27921	131	108	142

(See footnotes on page 27)

TABLE 5 (Cont'd)
INSURANCE LOSSES, COLLISION COVERAGES
1984 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		SMALL CARS			
NISSAN	STANZA	1420	121	120	144
DODGE	DAYTONA	21832	141	114	160
RENAULT	FUEGO	2260	152	116	176
DATSUN	200SX	25757	142	124	177
MITSUBISHI	CORDIA	6616	164	111	182
VOLKSWAGEN	SCIROCCO	7635	147	140	205
DODGE	CONQUEST	1831	147	155	229
MITSUBISHI	STARION	2728	186	137	256
PLYMOUTH	CONQUEST	1582	170	158	268
FOUR-DOOR MODELS		**547908**	**104**	**95**	**98**
TOYOTA	TERCEL	10645	95	86	81
VOLKSWAGEN	RABBIT	14526	91	92	84
PLYMOUTH	HORIZON	37105	96	89	85
FORD	ESCORT	38999	94	92	86
MERCURY	LYNX	6911	97	93	90
PONTIAC	1000	5907	105	87	91
DODGE	OMNI	30173	96	96	93
TOYOTA	COROLLA	61346	103	91	93
CHEVROLET	CHEVETTE	42070	101	92	93
RENAULT	ENCORE	9415	98	97	95
HONDA	CIVIC	18594	107	90	96
ISUZU	T-CAR/I-MARK	2435	101	97	98
HONDA	ACCORD	101155	106	92	98
SUBARU	GL 4WD	1870	115	86	98
NISSAN	STANZA	22711	95	109	103
MAZDA	626	29446	113	93	105
NISSAN	SENTRA	24388	112	96	107
VOLKSWAGEN	JETTA	15551	96	113	108
RENAULT	ALLIANCE	22286	108	101	109
PLYMOUTH	COLT	4231	116	97	113
MAZDA	GLC	13473	122	94	114
SUBARU	DL/GL	16051	115	101	117
DODGE	COLT	5331	122	99	121
SAAB	900	7174	116	120	139
MITSUBISHI	TREDIA	6094	133	113	150

(See footnotes on page 27)

TABLE 5 (Cont'd)
INSURANCE LOSSES, COLLISION COVERAGES
1984 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		SMALL CARS			
STATION WAGONS/PASSENGER VANS		**166660**	**95**	**89**	**85**
FORD	ESCORT	37405	79	89	70
MERCURY	LYNX	5850	83	90	74
VOLKSWAGEN	VANAGON	7766	117	64	75
TOYOTA	VAN WAGON	18846	115	65	75
HONDA	CIVIC	12878	84	91	77
TOYOTA	TERCEL 4WD	16171	84	96	80
TOYOTA	TERCEL	10645	87	95	83
NISSAN	SENTRA	19733	101	90	91
SUBARU	DL/GL	15351	98	105	103
SUBARU	DL/GL 4WD	20996	112	100	112
SPORTS & SPECIALTY		**196177**	**123**	**129**	**159**
VOLKSWAGEN	RABBIT CONV.	5240	104	98	102
PONTIAC	FIERO	58851	131	96	125
HONDA	CIVIC CRX	22992	123	106	131
FORD	EXP	10344	125	108	135
MAZDA	RX-7	21018	142	108	153
CHEVROLET	CORVETTE	25322	80	192	154
MERCEDES	380SL COUPE	3158	75	240	180
PORSCHE	911 COUPE	2202	76	259	198
NISSAN	300ZX 2+2	10435	123	162	199
NISSAN	300ZX	24702	130	193	250
AUDI	4000 QUATTRO	1654	187	140	262
PORSCHE	944 COUPE	7813	140	189	264
		MIDSIZE CARS			
TWO-DOOR MODELS		**707190**	**103**	**96**	**98**
OLDSMOBILE	OMEGA	4671	96	82	79
CHRYSLER	LE BARON	12555	90	89	80
BUICK	SKYLARK	9551	100	83	83
OLDSMOBILE	CUTLASS	117850	86	101	86
PONTIAC	6000	3688	95	92	87
DODGE	600	5738	91	96	87
DODGE	ARIES	6521	91	96	88
CHEVROLET	CELEBRITY	13288	94	94	88
OLDSMOBILE	CIERA	17177	91	98	88

(See footnotes on page 27)

TABLE 5 (Cont'd)
INSURANCE LOSSES, COLLISION COVERAGES
1984 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		MIDSIZE CARS			
PONTIAC	GRAND PRIX	35357	93	96	90
FORD	TEMPO	46429	106	85	90
BUICK	REGAL	72987	103	90	92
MERCURY	TOPAZ	12360	104	90	93
PLYMOUTH	RELIANT	8166	93	100	93
CHEVROLET	CITATION	4748	89	106	94
OLDSMOBILE	FIRENZA	7079	111	86	95
BUICK	CENTURY	6705	95	104	98
CHEVROLET	MONTE CARLO	62297	94	107	100
BUICK	SKYHAWK	38926	115	89	103
PONTIAC	PHOENIX	2706	106	98	104
CHEVROLET	CAVALIER	65486	133	80	106
PONTIAC	2000	31079	120	93	111
FORD	THUNDERBIRD	65437	104	111	115
MERCURY	COUGAR	51843	111	107	119
VOLVO	240	2670	129	124	160
AUDI	GT COUPE	1204	150	124	186
FOUR-DOOR MODELS		**1039292**	**90**	**92**	**83**
AMERICAN	EAGLE	1500	57	105	60
OLDSMOBILE	CUTLASS	40583	73	89	65
PONTIAC	BONNEVILLE	30872	76	90	68
CHEVROLET	CITATION	15397	79	90	71
CHRYSLER	E CLASS	12532	78	91	71
FORD	LTD	44488	75	95	72
BUICK	REGAL	21418	85	87	74
OLDSMOBILE	OMEGA	14330	85	88	75
PLYMOUTH	RELIANT	29077	84	89	75
CHRYSLER	LE BARON	20870	86	88	76
DODGE	ARIES	22219	81	95	77
FORD	TEMPO	108246	93	83	77
CHEVROLET	CELEBRITY	62759	83	93	77
TOYOTA	CAMRY	48015	84	92	77
BUICK	SKYLARK	33899	88	88	78
MERCURY	TOPAZ	30855	93	84	78

(See footnotes on page 27)

TABLE 5 (Cont'd)
INSURANCE LOSSES, COLLISION COVERAGES
1984 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		MIDSIZE CARS			
DODGE	600	14121	82	96	79
BUICK	SKYHAWK	17029	93	86	80
MERCURY	MARQUIS	37499	80	100	80
OLDSMOBILE	CIERA	78244	84	97	81
PONTIAC	6000	34305	92	89	81
OLDSMOBILE	FIRENZA	16815	99	84	83
BUICK	CENTURY	67302	91	97	88
CHEVROLET	CAVALIER	76450	113	78	88
CHRYSLER	NEW YORKER	28848	86	103	89
PONTIAC	PHOENIX	2289	96	97	93
PONTIAC	2000	24712	103	91	94
VOLVO	240	28719	94	108	102
CADILLAC	CIMARRON	8923	100	106	106
NISSAN	MAXIMA	36048	107	110	118
TOYOTA	CRESSIDA	16814	104	116	120
PEUGEOT	505	6511	115	116	133
AUDI	4000	7067	144	119	171
STATION WAGONS/PASSENGER VANS		**222826**	**85**	**90**	**76**
CHEVROLET	CELEBRITY	27497	75	86	65
AMERICAN	EAGLE	7657	72	91	66
BUICK	SKYHAWK	5448	84	80	67
MERCURY	MARQUIS	5068	64	107	69
DODGE	COLT VISTA	4314	79	88	70
PONTIAC	2000	6254	86	82	71
DODGE	ARIES	11750	78	92	71
CHEVROLET	CAVALIER	46171	96	75	72
PLYMOUTH	RELIANT	13498	84	88	74
OLDSMOBILE	FIRENZA	7362	91	82	74
OLDSMOBILE	CUTLASS CRUISER	13565	77	96	74
FORD	LTD	17962	75	100	75
PLYMOUTH	COLT VISTA	3587	82	92	75
PONTIAC	6000	6835	83	94	77
CHRYSLER	LE BARON	5017	72	114	82
VOLVO	240	16123	87	100	87
BUICK	CENTURY	10202	87	101	87
NISSAN	MAXIMA	6019	91	97	89
TOYOTA	CRESSIDA	2067	95	111	105
VOLKSWAGEN	QUANTUM	6435	115	104	119

(See footnotes on page 27)

TABLE 5 (Cont'd)
INSURANCE LOSSES, COLLISION COVERAGES
1984 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		MIDSIZE CARS			
SPORTS & SPECIALTY		335127	129	121	157
CHRYSLER	LE BARON CONV.	6963	91	97	88
CHEVROLET	CAVALIER CONV.	1311	111	82	91
DODGE	600 CONV.	4717	97	97	94
LINCOLN	CONTINENTAL	7647	91	109	99
LINCOLN	MARK VII	8548	99	119	119
FORD	MUSTANG CONV.	5994	104	123	128
VOLVO	760	5107	115	116	133
PONTIAC	2000 CONV.	1615	119	113	134
AUDI	5000 SW	1594	109	125	136
MERCEDES	190E	9093	118	122	144
FORD	MUSTANG	44252	115	130	150
AUDI	5000	23952	115	132	151
BMW	528E	3680	111	137	152
MERCURY	CAPRI	6293	119	129	154
CHEVROLET	CAMARO	101105	140	111	155
TOYOTA	CELICA SUPRA	13799	125	126	157
BMW	533I	1967	106	156	165
PONTIAC	FIREBIRD	52718	153	114	175
BMW	325E	4381	134	144	194
BMW	318I	27935	138	150	208

(See footnotes on page 27)

TABLE 5 (Cont'd)
INSURANCE LOSSES, COLLISION COVERAGES
1984 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		LARGE CARS			
TWO-DOOR MODELS		**78308**	**77**	**87**	**67**
OLDSMOBILE	NINETY EIGHT	4472	61	76	46
FORD	CROWN VICTORIA	5950	62	90	56
MERCURY	GRAND MARQUIS	6562	65	95	62
CHEVROLET	CAPRICE	8850	82	76	63
OLDSMOBILE	DELTA 88	34118	78	86	68
BUICK	LE SABRE	16276	80	93	74
BUICK	ELECTRA	2082	90	92	83
FOUR-DOOR MODELS		**395006**	**72**	**87**	**63**
MERCURY	GRAND MARQUIS	49142	67	84	56
FORD	CROWN VICTORIA	41504	63	90	56
CHEVROLET	CAPRICE	53908	75	80	59
OLDSMOBILE	DELTA 88	80455	72	83	60
PLYMOUTH	GRAN FURY	2703	67	97	65
PONTIAC	PARISIENNE	18076	77	85	65
CHEVROLET	IMPALA	10643	76	87	66
OLDSMOBILE	NINETY EIGHT	28698	72	92	66
DODGE	DIPLOMAT	4614	66	101	66
BUICK	LE SABRE	52712	77	88	67
BUICK	ELECTRA	18948	83	85	71
CHRYSLER	NEW YORKER 5TH AVE	33596	73	105	77
STATION WAGONS/PASSENGER VANS		**122351**	**81**	**82**	**66**
PONTIAC	PARISIENNE	6314	71	78	55
PLYMOUTH	VOYAGER	27086	82	71	58
CHEVROLET	CAPRICE	23910	79	81	64
MERCURY	GRAND MARQUIS	5919	77	86	66
DODGE	CARAVAN	28687	81	85	69
FORD	CROWN VICTORIA	9322	77	92	71
OLDSMOBILE	CUSTOM CRUISER	13391	83	87	73
BUICK	ELECTRA	5800	95	87	82
PEUGEOT	505	1922	91	112	101

(See footnotes on page 27)

TABLE 5 (Cont'd)
INSURANCE LOSSES, COLLISION COVERAGES
1984 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		LARGE CARS			
SPORTS & SPECIALTY		**206606**	**86**	**112**	**97**
CADILLAC	DE VILLE 4D	26833	81	100	81
OLDSMOBILE	TORONADO	18417	85	98	83
BUICK	RIVIERA	23655	84	100	84
CADILLAC	BROUGHAM 2D	2148	81	104	85
LINCOLN	TOWN CAR	25901	85	104	88
CADILLAC	BROUGHAM 4D	14380	86	104	90
CADILLAC	DE VILLE 2D	23695	89	101	90
CADILLAC	ELDORADO	29988	84	120	100
MERCEDES	300SD	6154	93	130	120
MERCEDES	300D	8547	91	138	126
CADILLAC	SEVILLE	14239	95	135	128
MERCEDES	380SE	1831	99	135	134
JAGUAR	XJ6	4523	93	170	157
BMW	733I	2718	106	212	224

(See footnotes on page 27)

TABLE 6
INSURANCE LOSSES, COLLISION COVERAGES
1983 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	ALL	6174477	100	100	100
			= 9.5	= $1500	= $ 143
		SMALL CARS			
TWO-DOOR MODELS		1066248	116	101	117
AMERICAN	SPIRIT LIFTBACK	3863	84	96	81
AMERICAN	EAGLE 50 LIFTBACK	6380	84	101	85
TOYOTA	TERCEL	58984	103	91	93
FORD	ESCORT	116024	98	96	94
TOYOTA	STARLET	6507	104	91	94
CHEVROLET	CHEVETTE	54125	104	92	96
MERCURY	LYNX	26647	100	99	99
SUBARU	HATCHBACK	10049	110	94	103
MAZDA	GLC	15888	114	91	104
HONDA	CIVIC	61954	117	93	109
NISSAN	STANZA	8300	103	105	109
NISSAN	SENTRA	108188	109	100	109
PONTIAC	1000	10371	111	98	109
RENAULT	ALLIANCE	43599	117	94	109
TOYOTA	COROLLA	63613	120	95	114
DODGE	COLT	17491	119	99	117
HONDA	ACCORD	68705	126	94	118
PLYMOUTH	COLT	12757	126	97	123
VOLKSWAGEN	RABBIT	26749	114	108	123
PLYMOUTH	HORIZON	28302	124	100	124
TOYOTA	CELICA	105366	119	106	126
RENAULT	LE CAR	4672	127	100	127
SUBARU	HARDTOP	11755	123	107	131
DODGE	CHARGER	33509	128	107	137
ISUZU	IMPULSE	5742	136	102	138
SUBARU	HATCHBACK 4WD	3806	133	104	138
NISSAN	PULSAR	47581	124	113	140
HONDA	PRELUDE	28906	130	109	141

(See footnotes on page 27)

TABLE 6 (Cont'd)
INSURANCE LOSSES, COLLISION COVERAGES
1983 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		SMALL CARS			
VOLKSWAGEN	JETTA	2079	111	130	144
MAZDA	626	12494	135	109	148
SAAB	900	9931	117	135	158
DATSUN	200SX	21265	140	115	161
MITSUBISHI	CORDIA	9001	158	111	176
VOLKSWAGEN	SCIROCCO	4376	146	125	182
RENAULT	FUEGO	11756	152	121	184
MITSUBISHI	STARION	5023	169	179	302
FOUR-DOOR MODELS		**786146**	**109**	**94**	**102**
FORD	ESCORT	56771	89	96	85
TOYOTA	TERCEL	45804	96	90	87
DODGE	OMNI	34161	99	91	90
PLYMOUTH	HORIZON	37441	101	91	92
MERCURY	LYNX	14839	98	94	92
CHEVROLET	CHEVETTE	64234	101	91	93
VOLKSWAGEN	RABBIT	20627	95	99	95
PONTIAC	1000	9102	100	96	96
RENAULT	ALLIANCE	64323	106	96	101
HONDA	CIVIC	43001	116	89	103
NISSAN	SENTRA	44114	108	96	104
NISSAN	STANZA	43722	100	106	105
TOYOTA	COROLLA	41718	119	89	105
ISUZU	T-CAR/I-MARK	6721	111	96	107
VOLKSWAGEN	JETTA	6439	106	102	108
HONDA	ACCORD	130972	125	88	110
MAZDA	626	27773	114	98	112
MAZDA	GLC	20657	116	97	112
SUBARU	DL/GL SEDAN	26520	120	94	113
PLYMOUTH	COLT	7940	117	98	114
DODGE	COLT	10846	120	98	117
NISSAN	PULSAR	7380	121	105	127
RENAULT	18I	2363	143	90	129
SAAB	900	8782	109	124	134
MITSUBISHI	TREDIA	9414	127	112	142

(See footnotes on page 27)

TABLE 6 (Cont'd)
INSURANCE LOSSES, COLLISION COVERAGES
1983 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		SMALL CARS			
STATION WAGONS/PASSENGER VANS		**260375**	**93**	**94**	**87**
VOLKSWAGEN	VANAGON	4571	114	53	61
MERCURY	LYNX	12256	74	94	69
FORD	ESCORT	59256	77	94	72
TOYOTA	TERCEL 4WD	30804	83	94	78
NISSAN	SENTRA	40116	92	93	85
TOYOTA	COROLLA	23591	98	89	87
HONDA	CIVIC	25410	99	89	89
SUBARU	DL/GL	28048	100	98	98
MAZDA	GLC	3237	102	108	110
RENAULT	18I	1932	118	102	120
SUBARU	DL/GL 4WD	31153	121	102	123
SPORTS & SPECIALTY		**151173**	**131**	**130**	**170**
VOLKSWAGEN	RABBIT CONV.	3025	115	98	113
FORD	EXP	15638	117	99	116
MERCURY	LN7	2888	115	107	122
MAZDA	RX-7	55667	141	107	150
MERCEDES	380SL COUPE	5387	95	165	157
DATSUN	280ZX	34057	133	150	199
DATSUN	280ZX 2+2	13224	138	150	207
PORSCHE	944 COUPE	13395	136	171	232
PORSCHE	911 COUPE	4141	95	260	247
PORSCHE	928 COUPE	1271	102	241	247
		MIDSIZE CARS			
TWO-DOOR MODELS		**868360**	**100**	**98**	**98**
FORD	FUTURA	7932	83	98	82
MERCURY	ZEPHYR	1829	83	100	83
BUICK	REGAL	121007	91	94	85
DODGE	ARIES	15644	89	97	86
CHEVROLET	CELEBRITY	14270	89	97	87
PONTIAC	PHOENIX	6157	94	94	88
PLYMOUTH	RELIANT	18125	93	95	88
OLDSMOBILE	OMEGA	8447	99	90	88
OLDSMOBILE	CUTLASS	152168	90	100	90

(See footnotes on page 27)

TABLE 6 (Cont'd)
INSURANCE LOSSES, COLLISION COVERAGES
1983 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		MIDSIZE CARS			
CHEVROLET	CAVALIER	57565	108	83	90
CHRYSLER	LE BARON	16627	92	99	91
CHEVROLET	CITATION	14068	93	98	91
OLDSMOBILE	FIRENZA	8934	109	84	92
BUICK	SKYLARK	16487	106	87	92
PONTIAC	GRAND PRIX	70565	99	95	94
OLDSMOBILE	CIERA	22568	95	99	94
BUICK	SKYHAWK	27912	111	88	98
CHEVROLET	MONTE CARLO	71275	96	103	99
PONTIAC	2000	24621	111	89	99
PONTIAC	6000	5782	105	95	100
DODGE	400	10123	99	103	102
BUICK	CENTURY	9736	105	98	103
MERCURY	COUGAR XR-7	50285	110	107	118
FORD	THUNDERBIRD	84671	112	106	119
VOLVO	242	7525	123	116	143
DODGE	CHALLENGER	12192	126	115	144
PLYMOUTH	SAPPORO	9446	132	112	148
AUDI	4000	2162	152	114	172
FOUR-DOOR MODELS		**1217633**	**91**	**95**	**87**
PONTIAC	BONNEVILLE	49572	80	87	70
PONTIAC	PHOENIX	7250	86	82	70
OLDSMOBILE	CUTLASS	56171	81	87	70
BUICK	REGAL	40945	82	88	72
CHEVROLET	CITATION	32620	81	92	74
OLDSMOBILE	OMEGA	24888	88	85	75
CHEVROLET	MALIBU	27983	85	89	76
AMERICAN	CONCORD	6087	81	95	77
AMERICAN	EAGLE 30	3078	82	94	77
FORD	FUTURA	34528	85	91	77
CHEVROLET	CELEBRITY	73411	86	91	78
TOYOTA	CAMRY	32030	85	93	79
CHRYSLER	NEW YORKER	27387	81	98	79
OLDSMOBILE	FIRENZA	11734	90	88	79
CHEVROLET	CAVALIER	65216	97	82	80
CHRYSLER	E CLASS	30751	84	97	82

(See footnotes on page 27)

TABLE 6 (Cont'd)
INSURANCE LOSSES, COLLISION COVERAGES
1983 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		MIDSIZE CARS			
PONTIAC	2000	21106	102	80	82
PLYMOUTH	RELIANT	41946	86	95	82
DODGE	ARIES	37548	84	97	82
CHRYSLER	LE BARON	25249	86	96	82
FORD	LTD	64826	82	103	85
BUICK	SKYLARK	48478	97	88	85
DODGE	400	8102	92	94	87
OLDSMOBILE	CIERA	95271	92	95	87
MERCURY	MARQUIS	29078	87	100	87
MERCURY	ZEPHYR	8361	38	101	88
DODGE	600	27451	88	101	89
PONTIAC	6000	43525	99	90	90
BUICK	SKYHAWK	15297	98	92	90
CADILLAC	CIMARRON	15641	104	97	101
BUICK	CENTURY	74516	102	99	101
NISSAN	MAXIMA	49192	109	107	117
TOYOTA	CRESSIDA	31410	107	110	117
VOLVO	244	37124	110	117	128
VOLKSWAGEN	QUANTUM	4865	112	125	140
PEUGEOT	505	8551	122	125	153
AUDI	4000	6445	133	117	155
STATION WAGONS/PASSENGER VANS		**286525**	**83**	**91**	**76**
AMERICAN	EAGLE 30	15675	71	86	61
PONTIAC	BONNEVILLE	10861	78	83	65
OLDSMOBILE	FIRENZA	10205	81	81	66
AMERICAN	CONCORD	2928	70	94	66
CHEVROLET	MALIBU	30038	77	89	68
CHEVROLET	CAVALIER	47140	85	81	69
PLYMOUTH	RELIANT	24717	80	89	71
DODGE	ARIES	22843	83	88	73
OLDSMOBILE	CUTLASS	15875	81	90	73
FORD	LTD	27604	76	96	74
PONTIAC	2000	7576	89	86	76
BUICK	SKYHAWK	8823	85	91	77
MERCURY	MARQUIS	8164	74	109	80
BUICK	REGAL	11049	92	88	81
CHRYSLER	LE BARON	8861	83	114	94

(See footnotes on page 27)

TABLE 6 (Cont'd)
INSURANCE LOSSES, COLLISION COVERAGES
1983 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		MIDSIZE CARS			
TOYOTA	CRESSIDA	2985	94	108	101
VOLKSWAGEN	QUANTUM	1998	110	96	105
VOLVO	245	20929	101	106	106
NISSAN	MAXIMA	8255	102	106	109
SPORTS & SPECIALTY		**370041**	**124**	**119**	**148**
FORD	MUSTANG CONV.	15408	96	109	105
CHRYSLER	LE BARON CONV.	7406	100	109	109
DODGE	400 CONV.	3930	97	116	113
LINCOLN	CONTINENTAL	9406	85	143	121
MERCEDES	300CD	1472	110	115	126
MERCURY	CAPRI	14606	113	119	134
FORD	MUSTANG	66241	111	129	142
VOLVO	760	6740	131	111	145
CHEVROLET	CAMARO	113661	136	109	148
TOYOTA	CELICA SUPRA	21794	119	129	154
PONTIAC	FIREBIRD	52716	146	106	154
AUDI	5000	20498	126	131	164
BMW	528E	7723	110	159	174
BMW	320I	22797	121	146	176
JAGUAR	XJS	1202	115	165	190
BMW	633CSI	1284	97	225	218
BMW	533I	2498	118	190	223
		LARGE CARS			
TWO-DOOR MODELS		**113997**	**78**	**90**	**70**
FORD	CROWN VICTORIA	9869	74	88	65
BUICK	LE SABRE	25578	76	90	68
MERCURY	GRAND MARQUIS	9673	75	94	70
OLDSMOBILE	DELTA 88	49455	81	88	71
BUICK	ELECTRA	7397	80	90	72
OLDSMOBILE	NINETY EIGHT	12023	77	100	77

(See footnotes on page 27)

TABLE 6 (Cont'd)
INSURANCE LOSSES, COLLISION COVERAGES
1983 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		LARGE CARS			
FOUR-DOOR MODELS		**585823**	**75**	**89**	**67**
MERCURY	GRAND MARQUIS	53956	69	89	61
BUICK	LE SABRE	72955	73	86	63
OLDSMOBILE	DELTA 88	104180	76	83	63
FORD	CROWN VICTORIA	45598	68	93	63
OLDSMOBILE	NINETY EIGHT	72718	74	89	66
DODGE	DIPLOMAT	5962	78	85	67
CHEVROLET	IMPALA	18398	85	79	67
BUICK	ELECTRA	48381	76	90	68
CHEVROLET	CAPRICE	89299	82	85	69
PLYMOUTH	GRAN FURY	5090	72	99	71
CHRYSLER	NEW YORKER 5TH AVE	69286	76	105	79
STATION WAGONS/PASSENGER VANS		**85107**	**91**	**88**	**80**
CHEVROLET	CAPRICE	35887	89	81	72
BUICK	LE SABRE	6150	84	99	83
OLDSMOBILE	CUSTOM CRUISER	17645	93	90	84
FORD	CROWN VICTORIA	11226	89	95	85
MERCURY	GRAND MARQUIS	8042	90	96	86
BUICK	ELECTRA	5846	105	87	91
SPORTS & SPECIALTY		**383049**	**92**	**113**	**104**
BUICK	RIVIERA	36378	84	102	85
CADILLAC	BROUGHAM 2D	4277	83	109	90
LINCOLN	TOWN CAR	29691	93	98	91
CHRYSLER	CORDOBA	12004	88	104	92
CADILLAC	DE VILLE 4D	51324	91	102	93
OLDSMOBILE	TORONADO	27923	89	104	93
CADILLAC	BROUGHAM 4D	23495	90	105	94
MERCEDES	240D	11017	88	111	97
DODGE	MIRADA	4562	91	109	99

(See footnotes on page 27)

TABLE 6 (Cont'd)
INSURANCE LOSSES, COLLISION COVERAGES
1983 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		LARGE CARS			
CADILLAC	DE VILLE 2D	52151	95	105	99
MERCEDES	300TD	1600	76	132	100
LINCOLN	MARK VI 2D	7919	98	105	104
LINCOLN	MARK VI 4D	9965	101	112	113
CADILLAC	ELDORADO	48334	90	128	114
CADILLAC	SEVILLE	18969	96	124	119
CHRYSLER	IMPERIAL	1065	87	144	126
MERCEDES	300D	15913	93	135	126
MERCEDES	380SEC	1043	121	117	142
MERCEDES	300SD	12690	103	150	154
MERCEDES	380SEL	2606	109	143	156
JAGUAR	XJ6	6060	117	161	188
BMW	733I	2874	108	179	193

FOOTNOTES FOR TABLES 4, 5, and 6:

Results are standardized to the distribution:

Deductible	Youthful Operator	No Youthful Operator
<$150	5 %	50 %
≥$150	5 %	40 %

Series are ranked within group & subgroup by ascending average loss payment per insured vehicle year. Series with less than 1,000 insured vehicle years of exposure are not summarized.

Vans, Pickups, and Utility Vehicles

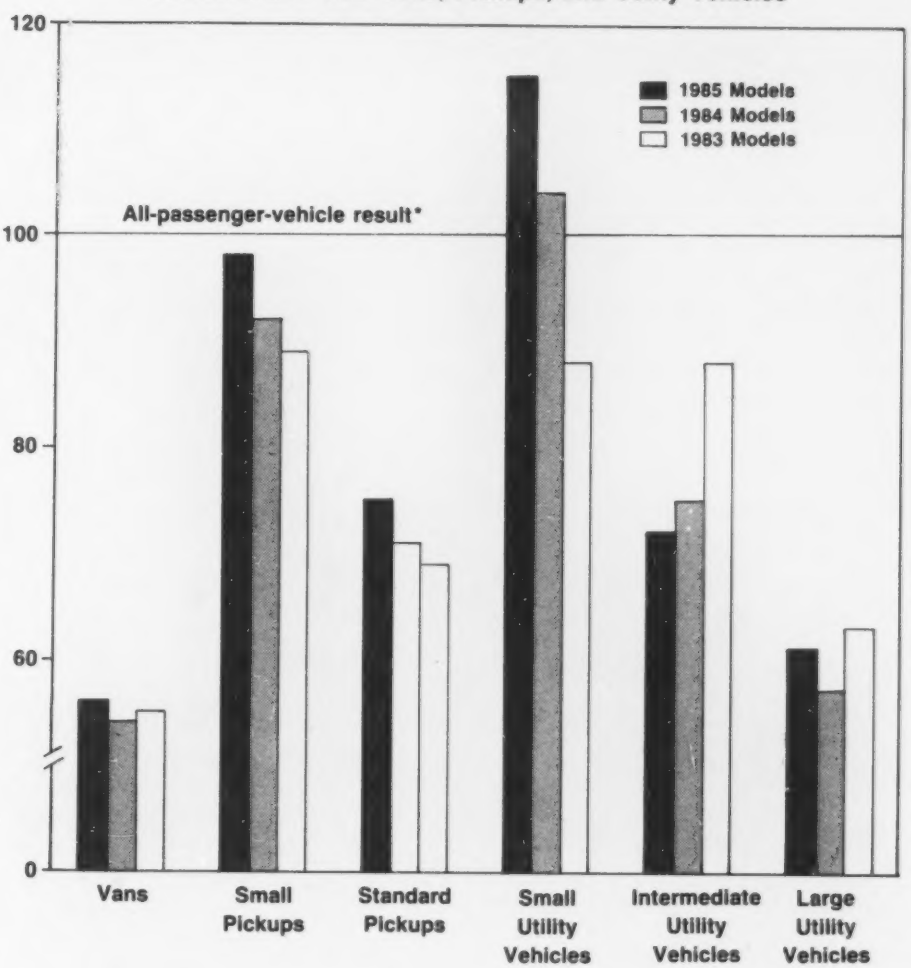
This section presents the results for 1983, 1984, and 1985 model year vans, pickups, and utility vehicles insured under noncommercial collision coverages. The results for the 1985 models are based on a total exposure of over 310,000 insured vehicle years, those for 1984 models on approximately 1.2 million insured vehicle years, and those for 1983 models on over 1.3 million insured vehicle years. Results for individual vehicle series with less than 1,000 insured vehicles years of exposure are not given.

The results for the pickups are given separately for small and standard pickups. Small pickups are defined as those with curb weight of less than 3,200 pounds. The results for utility vehicles are given separately for three size classes: small utility vehicles with wheelbases less than 100 inches, intermediate utility vehicles with wheelbases in the range of 100-120 inches, and large utility vehicles with wheelbases exceeding 120 inches.

Figure 1 presents relative average loss payments per insured vehicle year for 1983, 1984, and 1985 model year vans, pickups, and utility vehicles. These results are presented in relative terms with the value 100 corresponding to the result for *all passenger vehicles* combined for each model year. Thus, the value 56 for the 1985 model year vans indicates an average loss payment per insured vehicle year that was 56 percent of the $168 for all 1985 passenger vehicles.

Vans had the lowest average loss payments per insured vehicle year, and small pickups and small utility vehicles had

FIGURE 1
Collision Coverages
Relative Average Loss Payment Per Insured Vehicle Year
1983-85 Model Year Vans, Pickups, and Utility Vehicles



*All-passenger-vehicle results = $168 for 1985, $160 for 1984, $143 for 1983.

the highest. The loss results of small utility vehicles exceeded the all-passenger-vehicle results for model years 1984 and 1985. For both of those model years, the Ford Bronco II and Jeep CJ-7 accounted for nearly all of the small utility vehicle exposure.

Table 7 presents exposure distributions by vehicle type for each of the three model years. As noted in last year's report (HLDI R84-2), the exposure for utility vehicles changed markedly during recent years. For 1983 models, utility vehicles represented approximately 2.4 percent of the total model year exposure. By model year 1985, the proportion had more than doubled to 5.4 percent of the total exposure. The exposure percentages for the intermediate utility vehicles increased steadily over the three model years. For both sizes of pickup trucks, the percentage of exposure also increased over the three model years; the largest increases occurred between model years 1984 and 1985. Vans and large utility vehicles had fairly constant exposure percentages during the three years.

Tables 8, 9, and 10 present detailed collision coverage results for all 1983, 1984, and 1985 model year vans, pickups, and utility vehicles with at least 1,000 insured vehicle years of exposure. The values displayed are total exposure in insured vehicle years and relative values for claim frequency, average loss payment per claim, and average loss payment per insured vehicle year. The relative numbers are based on the value 100, which corresponds to the result for *all passenger vehicles* combined in each loss category for each model year.

1985 Models During Their First Year Table 8 (page 30) presents detailed collision coverage results for 1985 model year vans, pickups, and utility vehicles during their first year.

The Ford E-150 Club Wagon had the lowest relative average loss payment per insured vehicle year; it was about one-third the result for all 1985 passenger vehicles. The Toyota 4Runner standard pickup had the highest average loss payment per insured vehicle year. For relative claim frequency, the Mitsubishi Standard Bed pickup had the highest result, and the GMC C2500/K2500 pickup had the lowest claim frequency. For average loss payment per claim, the Jeep CJ-7 had the worst results, and the Ford E-150 Club Wagon had the best results. The results for all three collision loss measures for the Toyota Standard Bed small pickup, and the Toyota 4Runner standard pickup, exceeded the 1985 passenger car average.

1984 Models During Their First Two Years Table 9 (page 32) presents detailed collision coverage results for 1984 model year vans, pickups, and utility vehicles. The results displayed are the combined results for the first two years of the 1984 models.

Similar to the results for the 1985 models, the average loss payment per insured vehicle year was lowest for the Ford E-150 Club Wagon and highest for the Toyota 4Runner pickup. The Toyota 4Runner pickup had the worst claim frequency result, and the GMC C2500/K2500 pickup had the best result. For average loss payment per claim, the Ford E-150 Club Wagon had the lowest value and the Jeep CJ-7 had the highest. All three collision loss results, for each of five Toyota pickup models and the Subaru Brat pickup, exceeded the all-passenger-vehicle results for model year 1984. For the four large utility vehicles reported in Table 9, all three collision loss results were less than the all-passenger-vehicle results.

1983 Models During Their First Three Years Table 10 (page 35) presents detailed collision coverage results for 1983 model year vans, pickups, and utility vehicles. The results displayed are the combined results for the first three years of the 1983 models.

For all of the vans and large utility vehicles reported in Table 10, each of the three collision loss results was less than the all-passenger-vehicle results. All of the small and intermediate utility vehicles had lower claim frequencies, but higher average loss payments per claim than the all-passenger-car results.

The Ford E-250 Club Wagon had the lowest relative average loss payment per insured vehicle year and also the lowest average loss payment per claim. The Subaru Brat had both the highest claim frequency and highest average loss payment per insured vehicle year. The Jeep CJ-7 had the highest average loss payment per claim.

TABLE 7 Distribution of Model Year Collision Coverage Exposure By Vehicle Type

Vehicle Type	Model Year 1983	1984	1985
Vans	3.0%	2.5%	2.5%
Small Pickups	6.9	7.2	8.1
Standard Pickups	5.4	5.5	6.3
Small Utility Vehicles	.4	1.6	1.2
Intermediate Utility Vehicles	1.7	2.9	3.8
Large Utility Vehicles	.3	.3	.4
Passenger Cars	82.3	80.0	77.7
	100%	100%	100%

TABLE 8
INSURANCE LOSSES, COLLISION COVERAGES
1985 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	**ALL**	**317529**	**87**	**95**	**83**
			= 9.0	= $1565	= $ 140
		VANS			
ALL VANS		**35731**	**85**	**66**	**56**
FORD	E-150 CLUB WAGON (1/2-3/4	1671	72	48	35
GMC	G2500 VANDURA (3/4T)	1271	74	57	42
FORD	E-150 ECONOLINE (1/2-3/4T	9381	81	60	49
CHEVROLET	G20 CHEVYVAN (3/4T)	5136	78	66	51
CHEVROLET	G20 SPORTVAN (3/4T)	1243	81	65	53
CHEVROLET	ASTRO CARGO VAN	3520	88	63	56
DODGE	B250 (3/4T)	4357	91	62	56
DODGE	B150 (1/2T)	2350	77	82	63
DODGE	ROYAL	1602	103	80	82
TOYOTA	CARGO VAN	1704	123	85	105
		PICKUPS			
SMALL PICKUPS		**114727**	**102**	**96**	**98**
ISUZU	LONG BED	1253	83	69	58
GMC	S15	3763	82	76	62
ISUZU	STANDARD BED	2091	92	73	67
CHEVROLET	S10	17746	86	97	83
FORD	RANGER	25535	85	109	93
NISSAN	KING CAB	12350	107	87	93
NISSAN	STANDARD BED	14926	112	91	102
TOYOTA	LONG BED (1/2T)	6082	117	95	111
TOYOTA	XTRA CAB	8312	117	96	112
DODGE	D-50	6476	114	100	114
NISSAN	STRETCH	1928	125	92	115
MITSUBISHI	STANDARD BED	2633	139	88	122
TOYOTA	STANDARD BED	11110	122	104	126

(See footnotes on page 37)

TABLE 8 (Cont'd)
INSURANCE LOSSES, COLLISION COVERAGES
1985 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
STANDARD PICKUPS		**89492**	**76**	**99**	**75**
GMC	C2500/K2500 (3/4T)	1352	53	76	40
CHEVROLET	C20/K20 (3/4T)	4698	77	80	62
FORD	F-150 (1/2-3/4T)	30828	73	94	68
CHEVROLET	C10/K10 (1/2T)	21346	75	91	68
FORD	F-250 (3/4T)	10423	74	99	73
CHEVROLET	EL CAMINO	1461	72	105	76
GMC	C1500/K1500 (1/2T)	5430	72	105	76
DODGE	D250/W250 (3/4T)	1288	91	90	82
DODGE	D150/W150 (1/2T)	10083	84	121	102
TOYOTA	4RUNNER	2266	128	123	158
	UTILITY VEHICLES				
SMALL UTILITY VEHICLES		**16912**	**82**	**141**	**115**
JEEP	CJ-7	4779	79	147	115
FORD	BRONCO II	11711	83	140	116
INTERMEDIATE UTILITY VEHICLES		**54585**	**77**	**94**	**72**
ISUZU	TROOPER II	1702	92	56	52
JEEP	CHEROKEE	12143	72	84	60
GMC	S15 JIMMY	4149	69	103	71
CHEVROLET	S10 BLAZER	19622	80	90	72
DODGE	AD150/AW150 (1/2T)	4196	78	95	74
CHEVROLET	K10 BLAZER (1/2T)	3413	76	111	84
FORD	BRONCO	5526	79	106	84
JEEP	WAGONEER	1833	64	134	86
JEEP	GRAND WAGONEER	1174	84	116	98
LARGE UTILITY VEHICLES		**6081**	**72**	**84**	**61**
CHEVROLET	C10/K10 SUBURBAN (1/2T)	3583	77	68	52
GMC	C1500/K1500 SUBURBAN (1/2	1062	61	124	75
CHEVROLET	C20/K20 SUBURBAN (3/4T)	1064	70	114	80

(See footnotes on page 37)

TABLE 9
INSURANCE LOSSES, COLLISION COVERAGES
1984 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	**ALL**	**1180954**	**83**	**97**	**80**
			= 8.5	**= $1509**	**= $ 128**
		VANS			
ALL VANS		**146227**	**80**	**67**	**54**
FORD	E-150 CLUB WAGON (1/2-3/4	6034	73	50	36
GMC	G2500 RALLY WAGON (3/4T)	1460	72	53	38
FORD	E-150 ECONOLINE (1/2-3/4T	37839	77	64	49
CHEVROLET	G20 SPORTVAN (3/4T)	8994	77	66	51
DODGE	B150 (1/2T)	13476	70	73	51
CHEVROLET	G20 CHEVYVAN (3/4T)	31242	82	64	52
VOLKSWAGEN	VANAGON	1969	94	60	56
CHEVROLET	G10 CHEVYVAN (1/2T)	6155	79	71	56
GMC	G2500 VANDURA (3/4T)	9486	90	66	59
DODGE	B250 (3/4T)	21136	82	75	61
DODGE	ROYAL	3112	89	80	71
FORD	E-250 ECONOLINE (3/4T)	1653	86	88	76
TOYOTA	CARGO VAN	1271	116	74	86
		PICKUPS			
SMALL PICKUPS		**424749**	**94**	**98**	**92**
MAZDA	LONG BED	14073	88	79	70
CHEVROLET	S10	66813	78	93	73
ISUZU	LONG BED	7045	91	82	75
MAZDA	STANDARD BED	43599	95	79	75
GMC	S15	14033	79	97	77
ISUZU	STANDARD BED	6289	97	80	78
DODGE	RAMPAGE	4227	91	94	85
JEEP	SCRAMBLER	1283	66	129	85
FORD	RANGER	81391	82	107	88
NISSAN	KING CAB	35510	96	94	90
NISSAN	STANDARD BED	37658	105	94	98
DODGE	D-50	17049	95	103	98
MITSUBISHI	STANDARD BED	3224	119	86	103

(See footnotes on page 37)

TABLE 9 (Cont'd)
INSURANCE LOSSES, COLLISION COVERAGES
1984 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		PICKUPS			
NISSAN	STRETCH	7719	110	96	106
TOYOTA	LONG BED (3/4T)	2193	109	101	109
TOYOTA	LONG BED (1/2T)	28392	108	105	114
TOYOTA	XTRA CAB	25217	113	110	123
TOYOTA	STANDARD BED	27190	118	115	136
SUBARU	BRAT	1832	141	104	146
STANDARD PICKUPS		**326247**	**72**	**98**	**71**
GMC	C2500/K2500 (3/4T)	5505	65	81	52
FORD	F-150 (1/2-3/4T)	114292	67	95	63
CHEVROLET	C20/K20 (3/4T)	17958	69	99	68
CHEVROLET	C10/K10 (1/2T)	84189	74	98	72
GMC	C1500/K1500 (1/2T)	23040	72	100	73
FORD	F-250 (3/4T)	32085	72	103	74
CHEVROLET	EL CAMINO	8256	77	96	75
DODGE	D150/W150 (1/2T)	32881	80	104	84
DODGE	D250/W250 (3/4T)	4976	83	107	89
TOYOTA	4RUNNER	1076	162	114	185
		UTILITY VEHICLES			
SMALL UTILITY VEHICLES		**92832**	**79**	**132**	**104**
MITSUBISHI	MONTERO 4WD	1242	80	97	78
JEEP	CJ-7	17275	71	141	100
FORD	BRONCO II	74315	81	131	106
INTERMEDIATE UTILITY VEHICLES		**170304**	**75**	**99**	**75**
ISUZU	TROOPER II	1971	95	55	52
GMC	K1500 JIMMY (1/2T)	2905	66	90	60
GMC	S15 JIMMY	13757	75	90	67
CHEVROLET	K10 BLAZER (1/2T)	14844	69	100	69
CHEVROLET	S10 BLAZER	64240	75	95	71
TOYOTA	LAND CRUISER S/W	1885	77	94	72
FORD	BRONCO	18741	74	105	78
DODGE	AD150/AW150 (1/2T)	11564	76	104	79
JEEP	CHEROKEE	25729	76	110	84
JEEP	WAGONEER	8303	78	111	86
JEEP	GRAND WAGONEER	6366	85	108	92

(See footnotes on page 37)

TABLE 9 (Cont'd)
INSURANCE LOSSES, COLLISION COVERAGES
1984 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		UTILITY VEHICLES			
LARGE UTILITY VEHICLES		**20595**	**75**	**76**	**57**
GMC	C2500/K2500 SUBURBAN (3/4	1261	70	68	48
CHEVROLET	C10/K10 SUBURBAN (1/2T)	11832	76	74	56
CHEVROLET	C20/K20 SUBURBAN (3/4T)	3945	69	84	58
GMC	C1500/K1500 SUBURBAN (1/2	3557	80	77	61

(See footnotes on page 37)

TABLE 10
INSURANCE LOSSES, COLLISION COVERAGES
1983 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	ALL	1329052	80	97	77
			= 7.6	= $1454	= $ 110
		VANS			
ALL VANS		223624	76	72	55
FORD	E-250 CLUB WAGON (3/4T)	1376	64	52	34
CHEVROLET	G10 SPORTVAN (1/2T)	1109	68	53	36
FORD	E-150 CLUB WAGON (1/2-3/4	11268	64	73	47
GMC	G1500 VANDURA (1/2T)	1481	75	65	49
FORD	E-250 ECONOLINE (3/4T)	2288	65	75	49
PLYMOUTH	PB250 (3/4T)	1128	65	75	49
CHEVROLET	G20 SPORTVAN (3/4T)	12635	73	68	50
GMC	G2500 RALLY WAGON (3/4T)	2615	84	60	50
FORD	E-100 ECONOLINE (1/2T)	8713	81	63	51
CHEVROLET	G20 CHEVYVAN (3/4T)	47893	79	67	53
FORD	E-150 ECONOLINE (1/2-3/4T	50550	76	71	54
GMC	G2500 VANDURA (3/4T)	17105	82	67	55
DODGE	B150 (1/2T)	26995	72	81	59
DODGE	B250 (3/4T)	26933	75	81	61
CHEVROLET	G10 CHEVYVAN (1/2T)	9316	82	78	63
VOLKSWAGEN	VANAGON CAMPER	1437	95	81	78
		PICKUPS			
SMALL PICKUPS		520416	88	101	89
MAZDA	LONG BED	15109	87	82	71
ISUZU	LONG BED	3989	89	80	71
MAZDA	STANDARD BED	25772	91	79	72
GMC	S15	19816	76	98	75
CHEVROLET	S10	104381	78	98	77
JEEP	SCRAMBLER	2999	59	132	78
ISUZU	STANDARD BED	5584	93	89	83
FORD	RANGER	157053	79	107	85
DODGE	RAMPAGE	5002	90	95	86
VOLKSWAGEN	RABBIT	1112	90	96	86

(See footnotes on page 37)

TABLE 10 (Cont'd)
INSURANCE LOSSES, COLLISION COVERAGES
1983 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		PICKUPS			
NISSAN	KING CAB	29847	99	91	91
DODGE	D-50	14445	93	99	93
NISSAN	STANDARD BED	26875	107	96	102
TOYOTA	LONG BED (3/4T)	2994	96	110	106
TOYOTA	LONG BED (1/2T)	50547	102	105	107
MITSUBISHI	STANDARD BED	4945	111	102	113
PLYMOUTH	SCAMP	1483	123	94	115
TOYOTA	STANDARD BED	42350	101	115	116
NISSAN	STRETCH	3105	104	115	120
SUBARU	BRAT	2918	142	114	161
STANDARD PICKUPS		**408280**	**71**	**98**	**69**
FORD	F-150 (1/2-3/4T)	101484	68	92	63
CHEVROLET	C20/K20 (3/4T)	22970	67	97	64
GMC	C2500/K2500 (3/4T)	6726	66	97	65
FORD	F-100 (1/2T)	45427	67	98	66
JEEP	J10 (1/2T)	1064	63	110	69
CHEVROLET	C10/K10 (1/2T)	112493	71	100	71
CHEVROLET	EL CAMINO	13043	81	90	73
GMC	C1500/K1500 (1/2T)	28875	76	99	76
FORD	F-250 (3/4T)	35313	74	104	76
DODGE	D150/W150 (1/2T)	35975	79	98	77
DODGE	D250/W250 (3/4T)	2980	83	97	80
		UTILITY VEHICLES			
SMALL UTILITY VEHICLES		**29640**	**65**	**136**	**88**
JEEP	CJ-5	2269	57	131	75
JEEP	CJ-7	26716	65	137	89
INTERMEDIATE UTILITY VEHICLES		**124055**	**80**	**111**	**88**
FORD	BRONCO	26918	74	105	78
CHEVROLET	K10 BLAZER (1/2T)	16586	70	115	80
GMC	K1500 JIMMY (1/2T)	3950	74	119	89
JEEP	CHEROKEE	3467	80	111	89
TOYOTA	LAND CRUISER S/W	2713	78	116	90
DODGE	AD150/AW150 (1/2T)	14605	82	110	90

(See footnotes on page 37)

TABLE 10 (Cont'd)
INSURANCE LOSSES, COLLISION COVERAGES
1983 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		UTILITY VEHICLES			
JEEP	WAGONEER	9901	81	114	92
GMC	S15 JIMMY	7359	92	103	95
CHEVROLET	S10 BLAZER	38556	85	113	96
LARGE UTILITY VEHICLES		**23037**	**77**	**82**	**63**
CHEVROLET	C20/K20 SUBURBAN (3/4T)	4786	76	72	54
GMC	C2500/K2500 SUBURBAN (3/4	1340	68	82	56
CHEVROLET	C10/K10 SUBURBAN (1/2T)	12778	80	80	64
GMC	C1500/K1500 SUBURBAN (1/2	4132	76	94	72

FOOTNOTES FOR TABLES 8, 9, and 10:

Results are standardized to the distribution:

Deductible	Youthful Operator	No Youthful Operator
$<$\$150	5 %	50 %
$\geq$\$150	5 %	40 %

Series are ranked within group & subgroup by ascending average loss payment per insured vehicle year. Series with less than 1,000 insured vehicle years of exposure are not summarized

APPENDIX A-1 1983-1985 Vehicle Series Designations

PASSENGER CARS

Make	Series Name	Body Style	Vehicle Size Class 1983	1984	1985
Alfa Romeo*	GTV6	2 Dr.	S	S	S
	Spider Veloce	2 Dr.	S	S	S
American	Concord	4 Dr., S.W.	M		
	Eagle	4 Dr., S.W.	M	M	M
	Eagle 50 Liftback	2 Dr.	S		
	Spirit Liftback	2 Dr.	S		
Audi	4000	2 Dr.[6], 4 Dr.	M	M	M
	4000 Quattro*	4 Dr.		S	S
	5000*	4 Dr., S.W.[3]	M	M	M
	GT Coupe	2 Dr.		M	M
	Quattro*	2 Dr.	S	S	S
BMW*	318i	2 Dr., 4 Dr.[1]		M	M
	320i	2 Dr.	M		
	325e	2 Dr., 4 Dr.[1]		M	M
	524td	4 Dr.			M
	528e	4 Dr.	M	M	M
	533i	4 Dr.	M	M	
	535i	4 Dr.			M
	633csi	2 Dr.	M	M	
	635csi	2 Dr.			M
	733i	4 Dr.	L	L	
	735i	4 Dr.			L
Buick	Century	2 Dr., 4 Dr., S.W.[3]	M	M	M
	Electra FWD	2 Dr., 4 Dr.			L
	Electra RWD	2 Dr.[6], 4 Dr.[6], S.W.	L	L	L
	LeSabre	2 Dr., 4 Dr., S.W.[5]	L	L	L
	Regal	2 Dr., 4 Dr.[6], S.W.[4]	M	M	M
	Riviera*	2 Dr., Conv.	L	L	L
	Skyhawk	2 Dr., 4 Dr., S.W.	M	M	M
	Skylark	2 Dr.[6], 4 Dr.	M	M	M
	Somerset	2 Dr.			M

(See footnotes on page 44)

Make	Series Name	Body Style	Vehicle Size Class 1983	1984	1985
Cadillac	Brougham FWD*	2 Dr., 4 Dr.			L
	Brougham RWD*	2 Dr., 4 Dr.	L	L	L
	Cimarron	4 Dr.	M	M	M
	DeVille FWD*	2 Dr., 4 Dr.			L
	DeVille RWD*	2 Dr., 4 Dr.	L	L	
	Eldorado*	2 Dr., Conv.[3]	L	L	L
	Fleetwood FWD*	4 Dr.			L
	Fleetwood RWD*	4 Dr.	L	L	
	Seville*	4 Dr.	L	L	L
Chevrolet	Astro	P.V.			L
	Camaro*	2 Dr.	M	M	M
	Caprice	2 Dr.[3], 4 Dr., S.W.	L	L	L
	Cavalier	2 Dr., 4 Dr., S.W., Conv.*	M	M	M
	Celebrity	2 Dr., 4 Dr., S.W.[3]	M	M	M
	Chevette	2 Dr., 4 Dr.	S	S	S
	Citation	2 Dr., 4 Dr.	M	M	M
	Corvette*	2 Dr.		S	S
	Impala	4 Dr.	L	L	L
	Malibu	4 Dr., S.W.	M		
	Monte Carlo	2 Dr.	M	M	M
	Spectrum	2 Dr., 4 Dr.			S
	Sprint	2 Dr.			S
Chrysler	Cordoba*	2 Dr.	L		
	E Class	4 Dr.	M	M	
	Executive Sedan*	4 Dr.	L	L	
	Fifth Avenue	4 Dr.	L	L	L
	Imperial*	2 Dr.	L		
	Laser	2 Dr.		S	S
	LeBaron	2 Dr., 4 Dr., S.W., Conv.*	M	M	M
	LeBaron GTS	4 Dr.			M
	Limousine	4 Dr.			L
	Newport	4 Dr.		L	L
	New Yorker	4 Dr.	M	M	M

(See footnotes on page 44)

Make	Series Name	Body Style	Vehicle Size Class 1983	1984	1985
Dodge	400	2 Dr., 4 Dr., Conv.*	M		
	600	2 Dr.[3], 4 Dr., Conv.[3,*]	M	M	M
	Aries	2 Dr., 4 Dr., S.W.	M	M	M
	Caravan	P.V.		L	L
	Charger	2 Dr.	S	S	S
	Daytona	2 Dr.		S	S
	Diplomat	4 Dr.	L	L	L
	Lancer	4 Dr.			M
	Mirada*	2 Dr.	L		
	Omni	4 Dr.	S	S	S
	Shelby	2 Dr.	S	S	S
Dodge/ Mitsubishi	Challenger	2 Dr.	M		
	Colt	2 Dr., 4 Dr.	S	S	S
	Conquest	2 Dr.		S	S
	Vista	S.W.		M	M
	Vista-4WD	S.W.			M
Fiat*	Spider 2000	2 Dr.	S	S	S
	X 1/9	2 Dr.	S	S	S
Ford	Crown Victoria	2 Dr., 4 Dr., S.W.	L	L	L
	Escort	2 Dr., 4 Dr., S.W.	S	S	S
	EXP*	2 Dr.	S	S	S
	Futura	2 Dr., 4 Dr.	M		
	LTD	4 Dr., S.W.	M	M	M
	Mustang*	2 Dr., Conv.	M	M	M
	Tempo	2 Dr., 4 Dr.		M	M
	Thunderbird	2 Dr.	M	M	M
GMC	Safari Van	P.V.			L
Honda	Accord	2 Dr., 4 Dr.	S	S	S
	Civic	2 Dr., 4 Dr., S.W.	S	S	S
	Civic CRX*	2 Dr.		S	S
	Civic-4WD	S.W.			S
	Prelude	2 Dr.	S	S	S

(See footnotes on page 44)

Make	Series Name	Body Style	Vehicle Size Class 1983	1984	1985
Isuzu	Impulse	2 Dr.	S	S	S
	T-Car/I-Mark	2 Dr., 4 Dr.	S	S	S
Jaguar*	XJ6	4 Dr.	L	L	L
	XJS	2 Dr.	M	M	M
Lincoln*	Continental	4 Dr.	M	M	M
	Mark VI	2 Dr., 4 Dr.	L		
	Mark VII	2 Dr.		M	M
	Town Car	4 Dr.	L	L	L
Mazda	626	2 Dr., 4 Dr.	S	S	S
	GLC	2 Dr., 4 Dr., S.W.	S	S	S
	RX-7*	2 Dr.	S	S	S
Mercedes Benz*	190D,E	4 Dr.		M	M
	240D	4 Dr.	L		
	300CD	2 Dr.	M	M	M
	300D	4 Dr.	L	L	L
	300SD	4 Dr.	L	L	L
	300TD	S.W.	L	L	L
	380SE	4 Dr.		L	L
	380SEC	2 Dr.	L		
	380SEL	4 Dr.	L		
	380SL	2 Dr.	S	S	S
	500SEC	2 Dr.		L	L
	500SEL	4 Dr.		L	L
Mercury	Capri*	2 Dr.	M	M	M
	Cougar/XR7	2 Dr.	M	M	M
	Grand Marquis	2 Dr., 4 Dr., S.W.	L	L	L
	LN7*	2 Dr.	S		
	Lynx	2 Dr., 4 Dr., S.W.	S	S	S
	Marquis	4 Dr., S.W.	M	M	M
	Topaz	2 Dr., 4 Dr.		M	M
	XR4Ti*	2 Dr.			M
	Zephyr	2 Dr., 4 Dr.	M		

(See footnotes on page 44)

Make	Series Name	Body Style	Vehicle Size Class 1983	1984	1985
Mitsubishi	Cordia	2 Dr.	S	S	S
	Galant	4 Dr.			M
	Mirage	2 Dr.			S
	Starion	2 Dr.	S	S	S
	Tredia	4 Dr.	S	S	S
Nissan	200SX	2 Dr.	S	S	S
	280/300ZX*	2 Dr.	S	S	S
	280/300ZX 2+2*	2 Dr.	S	S	S
	Maxima	4 Dr., S.W.	M	M	M
	Pulsar	2 Dr., 4 Dr.[5]	S	S	S
	Sentra	2 Dr., 4 Dr., S.W.	S	S	S
	Stanza	2 Dr.[5], 4 Dr.	S	S	S
Oldsmobile	Calais	2 Dr.			M
	Ciera	2 Dr., 4 Dr., S.W.[1]	M	M	M
	Custom Cruiser	S.W.	L	L	L
	Cutlass	2 Dr., 4 Dr., S.W.[4]	M	M	M
	Delta 88	2 Dr., 4 Dr.	L	L	L
	Firenza	2 Dr., 4 Dr., S.W.	M	M	M
	Ninety-Eight FWD	2 Dr., 4 Dr.			L
	Ninety Eight RWD	2 Dr., 4 Dr.	L	L	
	Omega	2 Dr., 4 Dr.	M	M	
	Toronado*	2 Dr.	L	L	L
Peugeot	504/505	S.W.	L	L	L
	505	4 Dr.	M	M	M
	604*	4 Dr.	L	L	
Plymouth	Caravelle	4 Dr.			M
	Gran Fury	4 Dr.	L	L	L
	Horizon	4 Dr.	S	S	S
	Reliant	2 Dr., 4 Dr., S.W.	M	M	M
	Turismo	2 Dr.	S	S	S
	Voyager	P.V.		L	L
Plymouth/ Mitsubishi	Colt	2 Dr., 4 Dr.	S	S	S
	Conquest	2 Dr.		S	S
	Sapporo	2 Dr.	M		

(See footnotes on page 44)

Make	Series Name	Body Style	Vehicle Size Class 1983	1984	1985
Plymouth/ Mitsubishi (cont'd)	Vista	S.W.		M	M
	Vista-4WD	S.W.			M
Pontiac	1000	2 Dr., 4 Dr.	S	S	S
	2000/Sunbird	2 Dr. 4 Dr., S.W., Conv.*	M	M	M
	6000	2 Dr., 4 Dr., S.W.[3]	M	M	M
	Bonneville	4 Dr., S.W.[4]	M	M	M
	Fiero*	2 Dr.		S	S
	Firebird*	2 Dr.	M	M	M
	Firefly	2 Dr.			S
	Grand Am	2 Dr.			M
	Grand Prix	2 Dr.	M	M	M
	Parisienne	4 Dr., S.W.		L	L
	Phoenix	2 Dr., 4 Dr.	M	M	
Porsche*	911 Coupe	2 Dr., Conv.[3]	S	S	S
	928 Coupe	2 Dr.	S	S	S
	944 Coupe	2 Dr.	S	S	S
Renault	18i	4 Dr., S.W.	S		
	Alliance	2 Dr., 4 Dr., Conv.[1,*]	S	S	S
	Encore	2 Dr., 4 Dr.		S	S
	Fuego	2 Dr.	S	S	S
	LeCar	2 Dr., 4 Dr.	S		
	Sportwagon	S.W.		S	S
Saab	900	2 Dr., 4 Dr.	S	S	S
Subaru	Hatchback	2 Dr.	S	S	S
	Hatchback-4WD	2 Dr.	S	S	S
	DL/GL/XT	2 Dr., 4 Dr., S.W.	S	S	S
	DL/GL/XT-4WD	2 Dr.[1], 4 Dr.[1], S.W.	S	S	S
Toyota	Camry	4 Dr.	M	M	M
	Celica	2 Dr., Conv.[1,*]	S	S	S
	Celica Supra*	2 Dr.	M	M	M
	Corolla	2 Dr., 4 Dr., S.W.[4]	S	S	S

(See footnotes on page 44)

Make	Series Name	Body Style	Vehicle Size Class 1983	1984	1985
Toyota	Cressida	4 Dr., S.W.	M	M	M
	MR2*	2 Dr.			S
	Starlet	2 Dr.	S	S	
	Tercel	2 Dr., 4 Dr., S.W.[3]	S	S	S
	Tercel-4WD	S.W.	S	S	S
	Van Wagon	P.V.		S	S
Volkswagen	Cabriolet*	Conv.			S
	Golf	2 Dr., 4 Dr.			S
	GTI	2 Dr.			S
	Jetta	2 Dr., 4 Dr.	S	S	S
	Quantum	2 Dr.[4], 4 Dr., S.W.	M	M	M
	Rabbit	2 Dr., 4 Dr., Conv.*	S	S	
	Scirocco	2 Dr.	S	S	S
	Vanagon	P.V.	S	S	S
Volvo	240	2 Dr.[6], 4 Dr., S.W.	M	M	M
	760/740*	4 Dr., S.W.[1]	M	M	M

Size Class:

Small (S) wheelbase (after rounding to nearest inch) less than 100.
Midsize (M) wheelbase (after rounding to nearest inch) in the range 100-109.
Large (L) wheelbase (after rounding to nearest inch) greater than 109.

Body Style Abbreviations:

Conv. Convertible
S.W. Station Wagon
P.V. Passenger Van

Footnotes:

[1] 1985 models only
[2] 1984 models only
[3] 1984 & 1985 models only
[4] 1983 models only
[5] 1983 & 1985 models only
[6] 1983 & 1984 models only
* these cars classified as sports or specialty models

APPENDIX A-2 1983-1985 Vehicle Series Designations

VANS, PICKUP TRUCKS, AND UTILITY VEHICLES

Make	Series Name	Vehicle Type	Size Class	Model Years
Chevrolet	Astro Cargo Van	Van		85
	G10 Chevyvan (1/2T)	Van		83-85
	G10 Sportvan (1/2T)	Van		83-85
	G20 Chevyvan (3/4T)	Van		83-85
	G20 Sportvan (3/4T)	Van		83-85
	S10	Pickup	Small	83-85
	C10/K10 (1/2T)	Pickup	Standard	83-85
	C20/K20 (3/4T)	Pickup	Standard	83-85
	El Camino	Pickup	Standard	83-85
	K10 Blazer (1/2T)	Util.Veh.	Intermediate	83-85
	S10 Blazer	Util.Veh.	Intermediate	83-85
	C10/K10 Suburban (1/2T)	Util.Veh.	Large	83-85
	C20/K20 Suburban (3/4T)	Util.Veh.	Large	83-85
Dodge	B150 (1/2T)	Van		83-85
	B250 (3/4T)	Van		83-85
	Royal	Van		84-85
	D-50	Pickup	Small	83-85
	Rampage	Pickup	Small	83-84
	D150/W150 (1/2T)	Pickup	Standard	83-85
	D250/W250 (3/4T)	Pickup	Standard	83-85
	AD150/AW150 (1/2T)	Util.Veh.	Intermediate	83-85
Ford	E-100 Econoline (1/2T)	Van		83
	E-150 Club Wagon (1/2-3/4T)	Van		83-85
	E-150 Econoline (1/2-3/4T)	Van		83-85
	E-250 Club Wagon (3/4T)	Van		83-85
	E-250 Econoline (3/4T)	Van		83-85
	Courier	Pickup	Small	83-85
	Courier Long Bed	Pickup	Small	83-85
	Ranger	Pickup	Small	83-85
	F-100 (1/2T)	Pickup	Standard	83
	F-150 (1/2-3/4T)	Pickup	Standard	83-85
	F-250 (3/4T)	Pickup	Standard	83-85

Make	Series Name	Vehicle Type	Size Class	Model Years
Ford (cont'd)	Bronco II	Util.Veh.	Small	84-85
	Bronco	Util.Veh.	Intermediate	83-85
GMC	G1500 Rally Wagon (1/2T)	Van		83-85
	G1500 Vandura (1/2T)	Van		83-85
	G2500 Rally Wagon (3/4T)	Van		83-85
	G2500 Vandura (3/4T)	Van		83-85
	Safari Cargo Van	Van		85
	S15	Pickup	Small	83-85
	Caballero	Pickup	Standard	83-85
	C1500/K1500 (1/2T)	Pickup	Standard	83-85
	C2500/K2500 (3/4T)	Pickup	Standard	83-85
	K1500 Jimmy (1/2T)	Util.Veh.	Intermediate	83-85
	S15 Jimmy	Util.Veh.	Intermediate	83-85
	C1500/K1500 Suburban (1/2T)	Util.Veh.	Large	83-85
	C2500/K2500 Suburban (3/4T)	Util.Veh.	Large	83-85
Isuzu	Long Bed	Pickup	Small	83-85
	Standard Bed	Pickup	Small	83-85
	Trooper II	Util.Veh.	Intermediate	84-85
Jeep	Scrambler	Pickup	Small	83-85
	J10 (1/2T)	Pickup	Standard	83-84
	J10/J20 (3/4T)	Pickup	Standard	83-85
	CJ-5	Util.Veh.	Small	83
	CJ-7	Util.Veh.	Small	83-85
	Cherokee	Util.Veh.	Intermediate	83-85
	Grand Wagoneer	Util.Veh.	Intermediate	83-85
	Wagoneer	Util.Veh.	Intermediate	84-85
Mazda	Long Bed	Pickup	Small	83-84
	Standard Bed	Pickup	Small	83-84

Make	Series Name	Vehicle Type	Size Class	Model Years
Mitsubishi	Standard Bed	Pickup	Small	83-85
	Montero	Util.Veh.	Small	83-85
Nissan	King Cab	Pickup	Small	83-85
	Standard Bed	Pickup	Small	83-85
	Long Bed	Pickup	Small	83-85
Plymouth	PB150 (1/2T)	Van		83
	PB250 (3/4T)	Van		83
	Scamp	Pickup	Small	83
Subaru	Brat	Pickup	Small	83-85
Toyota	Cargo Van	Van		84-85
	Long Bed (1/2T)	Pickup	Small	83-85
	Long Bed (3/4T)	Pickup	Small	83-84
	Standard Bed	Pickup	Small	83-85
	Xtra Cab	Pickup	Small	84-85
	4Runner	Pickup	Standard	84-85
	Land Cruiser	Util.Veh.	Small	83
	Land Cruiser S/W	Util.Veh.	Intermediate	83-85
Volkswagen	Vanagon Camper	Van		83-85
	Rabbit	Pickup	Small	83

APPENDIX B Definitions

Average Loss Payment per Claim - The total of all loss payments made for the claims for a group of vehicles, divided by the number of claims paid; expressed as dollars per claim.

Average Loss Payment per Insured Vehicle Year - For a group of vehicles, the product of Claim Frequency and Average Loss Payment per Claim, divided by 100; expressed as dollars per insured vehicle year. It should be noted that this definiton differs from the commonly used insurance term, pure premium, but yields similar results.

Claim Frequency - The number of claims for a group of vehicles, divided by the exposure for that group; expressed as claims per one hundred insured vehicle years.

Collision Coverages - As defined in insurance contracts, the coverage under which people insure their own vehicle against loss caused by collision.

Deductible Amount - That portion of the collision damage cost borne by the policyholder. For computing results, deductible amounts are split into two groups; less than $150 (mainly $50 and $100 deductibles) and greater than or equal to $150 (mainly $200 and $250 deductibles).

Exposure - The time interval an individual vehicle is insured. Exposure for a group of vehicles is expressed in units of insured vehicle years.

Loss Payment - That portion of the collision damage cost borne by the insurer; in general, the total collision damage cost minus the deductible amount.

Operator Age Group - The factor which distinguishes those vehicles whose rated driver is youthful from those vehicles whose rated driver is not youthful (see Youthful Operator).

Rated Driver - The driver who, for insurance purposes, is considered to represent the greatest loss potential for the insured vehicle.

Vehicle Class - There are four vehicle classes, defined as follows:

1. **Passenger Vehicles** - There are four major body style groupings of passenger vehicles — regular two-door models, regular four-door models, station wagons and passenger vans, and sports and specialty models. Sports and specialty models include all two-seater cars, all convertibles, all midsize and large cars with two or fewer designated rear seating positions, and all luxury cars. Each body style group is further divided into size class subgroups based on wheelbase (rounded to nearest inch) defined as follows:

   Small - Vehicles with wheelbases less than or equal to 99 inches.

   Midsize - Vehicles with wheelbases greater than 99 inches and less than or equal to 109 inches.

   Large - Vehicles with wheelbases greater than 109 inches.

2. **Vans** - Fully enclosed vehicles with either no hood or a very short hood, in which the engine is placed at least 50 percent behind the windshield. The driver's position is usually well forward, nearly beside the engine, usually within the forward 25% of the wheelbase. These vehicles are designed for cargo transport and are equipped with a right side cargo access door and rear door. The cargo area is not separated from the passenger area — both are enclosed under the same roof. Some passenger vans are equipped with additional seats in the cargo area and usually have additional side windows also.

3. **Pickups** - Cargo-carrying vehicles, usually on a truck chassis, with an enclosed cab and a separate open cargo area. The open cargo area generally is a box with raised sides with an opening tailgate. There are also a small number of auto pickups which are similar to regular pickups except that they are built on a passenger car chassis. Pickups are further divided into two subgroups based on curb weight — small pickups (less than 3,000 pounds) and standard pickups (3,000 pounds or more).

4. **Utility Vehicles** - Vehicles built on a heavy-duty chassis capable of off-road use. They are of conventional construction with the driver behind the engine. The cargo and passenger areas are integral with the driver area. Many of these vehicles are equipped with soft or removable tops. Frequently, these vehicles are equipped with four-wheel drive. Utility vehicles are further divided into three subgroups based on wheelbase — small utility vehicles (less than 100 inches), intermediate utility vehicles (from 100 to 120 inches), and large utility vehicles (greater than 120 inches).

Vehicle Identification Number (VIN) - A code, variously comprising both numbers and letters; normally, 8 to 17 characters in length, assigned to each vehicle by its manufacturer. The VIN uniquely identifies the vehicle within at least a ten-year time span and, in recent model year vehicles, contains coding which identifies the make, series, model year, and other characteristics of each vehicle.

Vehicle Series - A name denoting a family of vehicles, within a make, with the same wheelbase and a degree of commonality in construction such as body, chassis, etc.

Youthful Operator - For the purposes of this report, all males (married or single) under 25 years of age and all unmarried females under 25 years of age.

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Insurance Collision Report

Initial Results for 1986 Automobiles
HLDI R86-1

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SUMMARY

This Highway Loss Data Institute report presents results of the collision coverage loss experience of 1986 model year passenger cars during their first months of availability.

- 1986 models showed large variations in collision loss results among individual vehicle series. Claim frequencies ranged from 5.5 to 18.4 claims per 100 insured vehicle years, average loss payments per claim from about $1,100 to $2,400, and average loss payments per insured vehicle year from $80 to nearly $370.

- Even among cars of the same size class and body style, there were large variations in the results for individual vehicle series.

- Collision coverage claim frequencies varied inversely with car size (i.e., collision claim frequencies tend to decrease with increasing car size).

- The overall average loss payment per claim increased 10 percent for 1986 over 1985 models and the claim frequency increased by four percent, resulting in an increase of approximately $25 in the average loss payment per insured vehicle year.

- In comparison to model year 1985, midsize passenger vehicles for model year 1986 accounted for a much larger proportion of the total exposure — 50 percent vs. 36 percent. There was a comparable decrease in exposure for large passenger cars, which dropped from 29 percent for 1985 models to only 13 percent for 1986 models.

INTRODUCTION

The Highway Loss Data Institute (HLDI) is a nonprofit, public service organization that gathers, processes, and publishes insurance data concerned with human and economic losses resulting from highway crashes and especially with the ways such losses vary among different kinds of vehicles.

This report summarizes the collision coverage loss results of 1986 model year private passenger cars during their initial period of exposure (see Appendix C for definitions) — September 1985 through February 1986. It is based on collision coverage and loss data supplied by 12 insurers: Aetna, Allstate, Fireman's Fund, GEICO, Kemper, Liberty Mutual, Nationwide, Prudential, Safeco, Sentry, State Farm, and USAA.

Descriptions of the sources and nature of the data used are presented in Appendix A. The data analysis methods are discussed in Appendix B, and definitions are given in Appendix C. A complete list of the vehicle series designations by make and size class appears in Appendix D.

It is intended that the dissemination of this and other HLDI reports will contribute to research into ways of reducing vehicle-related damage to people and property and provide the public with information relating to the differences in the crash damage produced by different kinds of vehicles.

RESULTS AND DISCUSSION

Comparison of Results for Individual Series — 1986 Models

Table 1 presents detailed collision coverage loss results for 1986 models during their initial exposure period, September 1985 through February 1986. Results are presented by car size and body style group for each individual model with at least 1,000 insured vehicle years of exposure. Fifty-seven models, out of a total of more than 275 contained in the HLDI data base for 1986 models, had accumulated sufficient exposure to meet the reporting threshold; results for additional models will be reported subsequently as more exposure is accumulated.

The results displayed are exposure (measured in insured vehicle years) and relative values for three quantities that summarize the collision losses: claim frequency per 100 insured vehicle years, average loss payment per claim, and average loss payment per insured vehicle year. The relative results are based on the following overall results for all 1986 models combined: for claim frequency results, 100 is equivalent to 11.1 claims per 100 insured vehicle years; for average loss payment per claim, 100 is equivalent to $1,762; and for average loss payment per insured vehicle year, 100 is equivalent to $196. For example, the relative claim frequency of 134 for the two-door Toyota Corolla indicates a claim frequency that is 34 percent higher than 11.1 (the result for all 1986 models combined). In contrast, the Honda Prelude's relative claim frequency of 86 means that the result for that vehicle is 14 percent lower than the 1986 overall claim frequency. The overall results are discussed further on page 7 and are presented for comparison in Table 3.

The results shown in Table 1 were standardized to remove effects due to differences among vehicles in the mix of operator age groups and deductible amounts. Both the frequency and average size of collision coverage losses vary with the deductible amount and the age group of the operators. Standardizing these two nonvehicle factors ensures that their mix is the same for each result. It should be noted, however, that other nonvehicle factors could vary among different vehicles and that any effects resulting from such factors have not necessarily been eliminated from the results presented in this report. The standardization procedure is described in detail in Appendix B. Additional discussion of HLDI's standardization methods is given in *The Highway Loss Data Institute, Identifying and Comparing the Injury and Other Loss Experience of Motor Vehicles* (Highway Loss Data Institute, Washington, D.C., 1981, pp. 23-29).

The individual models in Table 1 are listed by body style within car size group in ascending order of their relative average loss payments per insured vehicle year. It should be noted that, in general, the greater the exposure associated with a result, the more confidence can be placed in it.

As has been the case with previous HLDI results, there are large variations in loss experience among the individual cars. The Dodge Caravan's relative average loss payment per insured vehicle year of 41 was the lowest of all models. The Dodge Caravan's result was also the lowest among initial collision coverage loss results for 1985 models (HLDI Report R85-1). The four-door Chevrolet Caprice was the only other 1986 passenger vehicle with an average loss payment per insured vehicle year (49) that was less than half the overall combined 1986 result. At the other extreme, the Chevrolet Camaro had the highest relative average loss payment per insured vehicle year (186). Its results for both 1985 and 1986 models during their initial exposure periods were nearly double the all-car results. The Pontiac Firebird and Pontiac Fiero also had average loss payments per insured vehicle year (164 and 160, respectively) that exceeded the average for all 1986 models by more than 50 percent.

The four-door Mercury Grand Marquis had the lowest relative claim frequency (49), and it was the only passenger vehicle with a claim frequency less than half the overall result for 1986 models. The Pontiac Fiero had the highest relative claim frequency (165). The two-door Pontiac Sunbird was the only other vehicle with a claim frequency (150) at least 50 percent higher than the overall result.

The car with the lowest relative average loss payment per claim was the Chevrolet Cavalier station wagon (61), and the highest was the Chevrolet Camaro (135).

Comparing all three measures of collision loss, the Chevrolet Camaro had the highest relative results for both average loss payment per insured vehicle year (186) and average loss payment per claim (135) as well as the fourth highest relative claim frequency (138). Relative claim frequency results for the Pontiac Fiero and Firebird (165 and 143, respectively) and relative average loss payments per insured vehicle year for these vehicles (160 and 164, respectively) were among the three highest values for each of these collision loss measures. The Dodge Caravan had the lowest relative average

(continued on Page 7)

TABLE 1
INSURANCE LOSSES, COLLISION COVERAGES
1986 PASSENGER CAR MODELS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	**ALL**	**193344**	**100 = 11.1**	**100 = $1762**	**100 = $ 196**
		SMALL CARS			
TWO-DOOR MODELS		**30112**	**123**	**99**	**122**
HONDA	PRELUDE	1340	86	96	82
HONDA	CIVIC	1609	103	93	96
FORD	ESCORT	3896	114	92	105
NISSAN	SENTRA	4748	125	92	114
DODGE	COLT	1076	126	93	118
TOYOTA	CELICA	2210	128	95	121
NISSAN	PULSAR	1757	128	113	145
TOYOTA	COROLLA	1014	134	110	147
FOUR-DOOR MODELS		**23752**	**104**	**93**	**97**
FORD	ESCORT	1590	103	72	74
TOYOTA	COROLLA	3255	85	88	75
CHEVROLET	NOVA	1212	93	91	84
HONDA	CIVIC	1928	87	98	85
MAZDA	626	1994	102	92	93
VOLKSWAGEN	JETTA	1301	108	90	97
NISSAN	SENTRA	2641	112	92	104
STATION WAGONS/PASSENGER VANS		**8745**	**88**	**90**	**79**
FORD	ESCORT	1277	86	63	54
NISSAN	STANZA	3038	73	113	82
SPORTS & SPECIALTY		**7136**	**137**	**132**	**181**
HONDA	CIVIC CRX	1544	133	88	117
PONTIAC	FIERO	1561	165	97	160

TABLE 1 (Cont'd)
INSURANCE LOSSES, COLLISION COVERAGES
1986 PASSENGER CAR MODELS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		MIDSIZE CARS			
TWO-DOOR MODELS		**27650**	**104**	**95**	**99**
OLDSMOBILE	CUTLASS	2839	73	92	68
BUICK	SOMERSET	1759	101	78	78
OLDSMOBILE	CALAIS	2275	107	86	92
BUICK	REGAL	1435	76	129	98
CHEVROLET	MONTE CARLO	1384	104	95	99
PONTIAC	GRAND AM	3212	111	91	102
CHEVROLET	CAVALIER	3224	128	95	122
PONTIAC	SUNBIRD	1205	150	84	127
MERCURY	COUGAR	2170	111	115	128
FORD	THUNDERBIRD	2569	102	127	130
FOUR-DOOR MODELS		**50141**	**91**	**97**	**88**
TOYOTA	CAMRY	4559	82	81	66
CHEVROLET	CELEBRITY	3262	81	85	69
BUICK	SKYLARK	1029	94	84	79
BUICK	CENTURY	3456	79	101	79
OLDSMOBILE	CUTLASS CIERA	4971	77	104	80
HONDA	ACCORD	5615	97	85	82
TOYOTA	CRESSIDA	1118	79	107	84
FORD	TEMPO	1333	89	100	90
FORD	LTD	1411	86	106	91
PONTIAC	6000	1945	98	97	95
PONTIAC	GRAND AM	1967	96	102	97
CHEVROLET	CAVALIER	2581	114	91	104
OLDSMOBILE	CALAIS	1209	109	96	104
CHRYSLER	LEBARON GTS	1071	105	105	110
NISSAN	MAXIMA	4342	101	114	114
STATION WAGONS/PASSENGER VANS		**6480**	**76**	**103**	**79**
CHEVROLET	CAVALIER	1042	97	61	59
SPORTS & SPECIALTY		**12884**	**122**	**129**	**157**
FORD	MUSTANG	3494	122	108	132
PONTIAC	FIREBIRD	1838	143	115	164
CHEVROLET	CAMARO	3042	138	135	186

TABLE 1 (Cont'd)
INSURANCE LOSSES, COLLISION COVERAGES
1986 PASSENGER CAR MODELS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		LARGE CARS			
TWO-DOOR MODELS		**644**	**	**	**
FOUR-DOOR MODELS		**10605**	**68**	**95**	**64**
CHEVROLET	CAPRICE	2106	66	74	49
MERCURY	GRAND MARQUIS	1051	49	107	52
OLDSMOBILE	NINETY EIGHT	1924	72	86	62
BUICK	ELECTRA	1710	71	98	69
STATION WAGONS/PASSENGER VANS		**10134**	**71**	**81**	**57**
DODGE	CARAVAN	3237	64	64	41
PLYMOUTH	VOYAGER	3113	71	86	61
FORD	AEROSTAR	2451	71	86	62
SPORTS & SPECIALTY		**5061**	**79**	**109**	**86**
CADILLAC	DEVILLE 4D	2094	79	92	73
LINCOLN	TOWN CAR	1345	88	124	109

NOTES FOR TABLE 1:

Results are standardized to the distribution

Deductible	Youthful Operator	No Youthful Operator
< $150	5%	50%
≥ $150	5%	40%

Series are ranked within a group and subgroup by ascending average loss payment per insured vehicle year. Series with less than 1,000 insured vehicle years of exposure are not summarized.

**Aggregated results are not reported for large two-door models due to insufficient exposure.

TABLE 2 Exposure Distributions of 1985 and 1986 Models During Their Initial Exposure Periods

Size/Body Style	1985 Models Exposure*	1985 Models Percentage	1986 Models Exposure	1986 Models Percentage
Small				
Two-Door	31,241	16	30,112	16
Four-Door	24,202	12	23,752	12
Station Wagon/Van	6,614	3	8,745	5
Sports & Specialty	7,363	4	7,136	4
Subtotal	69,420	35	69,745	37
Midsize				
Two-Door	19,503	10	27,650	14
Four-Door	35,430	18	50,141	26
Station Wagon/Van	6,912	4	6,480	3
Sports & Specialty	8,466	4	12,884	7
Subtotal	70,311	36	97,155	50
Large				
Two-Door	3,855	2	644	0
Four-Door	28,939	15	10,605	5
Station Wagon/Van	8,533	4	10,134	5
Sports & Specialty	15,302	8	5,061	3
Subtotal	56,629	29	26,444	13
Total	196,361	100	193,344	100

*Source HLDI Report R85-1, Table 1.

TABLE 3 Overall Collision Coverage Loss Experience of 1986 Models Compared to 1985 Models

Loss Category	1985 Models 9/84-2/85*	1985 Models 9/85-2/86**	1986 Models 9/85-2/86	Percentage Change 9/85-2/86
Claim Frequency Per 100 Insured Vehicle Years	10.4	10.7	11.1	+4
Average Loss Payment Per Claim	$1,582	$1,595	$1,762	+10
Average Loss Payment Per Insured Vehicle Year	$ 164	$ 171	$ 196	+15

*Comparisons to 1986 models may be influenced by model year and calendar period differences.
**Comparisons to 1986 models may be influenced by model year and vehicle age difference.

loss payment per insured vehicle year (41), the third smallest relative average loss payment per claim (64), and the second smallest relative value for claim frequency (64).

As pointed out in earlier collision coverage reports, even among cars of the same size and body style, there can be large variations in the collision coverage loss results for individual vehicle series. For example, among midsize two-door models, the ranges for each of the three loss measures were: claim frequency, 73-150; average loss payment per claim, 78-129; and average loss payment per insured vehicle year, 68-130.

1986 Model Results By Car Size

Table 1 also provides aggregated results for passenger cars grouped by body style and vehicle size. (No results are provided for large two-door vehicles because of insufficient exposure.) The aggregated results indicate that collision claim frequencies tend to decrease with increasing car size. For example, the relative values of claim frequencies for all *four-door* 1986 passenger vehicles are as follows: small vehicles (104), midsize vehicles (91), and large vehicles (68). This inverse relationship between collision claim frequencies and vehicle size is also apparent for the other body style groups. Average collision loss payments per claim, however, do not indicate a similar relationship.

Comparison of Exposure for 1986 Models vs. 1985 Models

Table 2 presents the exposure distributions of 1985 and 1986 models during their initial exposure periods, grouped by vehicle size and body style. Midsize passenger vehicles accounted for 36 percent of the exposure, and large passenger vehicles accounted for 29 percent for 1985 models. However, the exposure for midsize models rose to 50 percent of the 1986 model year, and that of large models decreased to 13 percent. The exposure of small cars shifted only slightly, from 35 percent for 1985 models to 37 percent for 1986 models.

Within the midsize group, the initial exposure for 1986 sports and specialty vehicles was 50 percent greater than for 1985 sports and specialty models, and the exposure for both two-door and four-door 1986 models increased by slightly more than 40 percent. For each of these three body styles, all of the midsize 1985 vehicle series that were included in last year's initial collision report (HLDI R85-1) were also listed in Table 1 for model year 1986, and several of those vehicles had substantial increases in their initial exposure for 1986. Nine additional 1986 midsize vehicles in these three body style groups had sufficient exposure for inclusion in this report; these included two that were introduced in 1986 — the four-door versions of the Oldsmobile Calais and Pontiac Grand Am — and the four-door Honda Accord, which prior to 1986 was classified as a small car. Differences in vehicle introduction dates between model years as well as the downsizing of several models for 1986 (e.g., Buick Riviera, Oldsmobile Toronado, and Cadillac Eldorado and Seville) also accounted for some of the changes in exposure between 1985 and 1986 models.

Comparison of 1985 and 1986 Model Year Overall Results

Table 3 compares the overall claim frequency, average loss payment per claim, and average loss payment per insured vehicle year for 1986 models during their initial exposure period to those of 1985 models during the same calendar period and the corresponding period one year earlier. Because the comparisons of the initial results for 1986 models and those for 1985 models are for calendar periods that are one year apart, they could be influenced by differences not only between model years but also calendar periods. In comparisons between the model years based on the results from the same calendar period, the 1985 vehicles would be an average of one year older than the 1986 vehicles, and the comparisons could be influenced by the differences in the vehicle ages. For these reasons, two sets of results for 1985 models are presented in Table 3 for comparison to the 1986 model year results. The initial 1985 results are based on the exposure period one year earlier than that of the second set of 1985 model results, which are based on the same exposure period as the 1986 model year results. The September 1985 through February 1986 results for 1985 models were separately adjusted to ensure that the contribution of exposure from each month was comparable to that for 1986 models. The monthly adjustment procedure is described in detail in Appendix B.

The overall results for 1985 and 1986 models during the September 1985 through February 1986 calendar period show that the frequency of collision claims increased by four percent, and the average loss payment per claim increased by 10 percent for 1986 models. These increases resulted in a 15 percent increase in the average loss payment per insured vehicle year for 1986 models.

Because previous HLDI reports have consistently shown that claim frequency increases as vehicle size decreases, much of the four percent increase in claim frequency between 1985 and 1986 models is likely to be a result of the shift in exposure from large to midsize vehicles in 1986.

APPENDIX A
Sources and Nature of Data

Both policy and claim-related collision coverage data for 1986 model year vehicles in the calendar period September 1985 through February 1986 were used in the preparation of this report. "Assigned risk," fleet policies, and all data from Massachusetts were excluded. Only payments for damage to insured automobiles were included; monies recovered from the salvage of wrecked vehicles were excluded, as were monies subsequently recovered by the companies through subrogation actions. Data for September 1985 through February 1986 were collected from the following companies: Aetna, Allstate, Fireman's Fund, GEICO, Kemper, Liberty Mutual, Nationwide, Prudential, Safeco, Sentry, State Farm, and USAA.

Insurance Policy Data

Insurance policy data, as distinct from claim data, describe the characteristics of an insured vehicle, including its make and series and the nature of its collision coverage. Policy data used in this report included the following basic information:

- Vehicle Identification Number (VIN)*
- Deductible Amount*
- Rated Driver Characteristics*
- Date and Nature of Relevant Changes in Coverage

Insurance Claim Data

Insurance claim data report the characteristics of an insured vehicle for which a collision coverage claim is made, the initiation of the claim, and/or the corresponding payment. Claim data used in the report included the following basic information:

- Vehicle Identification Number (VIN)
- Crash Date
- Loss Payment Amount

The dollar amounts reported represented loss payments made to or on behalf of the policyholder for damage to the insured vehicle.

APPENDIX B
Method of Data Analysis

Vehicle Description and Identification

The Vehicle Identification Numbers (VINs) of most new automobiles sold in the United States are individually unique numbers that contain, in coded form, detailed information as to each vehicle's make, series, and other distinguishing characteristics.

The specific vehicle types for which results are presented in this report were derived from the VINs of the individual automobiles.

*See Appendix C for definitions.

Only data with valid VINs were used for this report. Each VIN was decoded into a set of specific vehicle characteristics. For the purposes of this report the vehicle characteristics of primary concern were make, series, and vehicle size class (Appendix D). The use of VINs also permits analyses of other very specific vehicle characteristics such as horsepower, body style, etc.

Exposure

Exposure, in insured vehicle years, was computed for each individual vehicle from the coverage data. The total number of insured vehicle years for each vehicle series was then obtained by accumulating the exposure for all of the individual vehicles of that vehicle series.

The exposure for each vehicle series was obtained for the four combinations of deductible amount and operator age group, a, b, c, d, shown below:

Deductible	Youthful Operator	No Youthful Operator
$< \$150$	a	b
$\geq \$150$	c	d

Claim Frequency

Both pending and paid claims for an individual vehicle were first matched with its corresponding coverage data to ensure that the crash had occurred within an appropriate period of collision coverage for that vehicle. In every instance in which multiple claims were made for the same crash, they were treated as a single claim in the calculations of claim frequency. Claims that were settled without payment, as well as those paid even though the damage was less than the deductible amount, were excluded from the computations. All remaining claims for each vehicle series were used, together with the corresponding exposure, to compute the claim frequency: the number of claims per 100 insured vehicle years.

For each vehicle series, claim frequencies were computed for each of the four combinations of deductible and operator age group, a, b, c, d, shown in the diagram.

Average Loss Payment Per Claim

Paid claims for each vehicle series were used to compute its average loss payment per claim. They were summed and divided by the number of claims to produce the average loss payment per claim. Claims that were settled without payment, as well as those paid even though the damage was less than the deductible amount, were excluded from the compulations. In every instance in which multiple claims and/or multiple payments were made for the same crash, they were treated a a single claim and/or single payment in the calculation of average loss payment.

Average loss payments were also obtained for each combination of deductible amount and operator age group.

Average Loss Payment Per Insured Vehicle Year

The average loss payment per insured vehicle year for each vehicle series was obtained by multiplying the claim frequen-

cy per 100 insured vehicle years by the average loss payment per claim, and dividing the result by one hundred.

Average loss payments per insured vehicle year were also obtained for each combination of deductible amount and operator age group.

Standardization

It is well known that loss experience can vary substantially in relation to certain nonvehicle factors. Two important such factors are the deductible amount of the coverage and the operator age group; both claim frequency and average loss payment vary with these factors. In the case of the operator age group, youthful operators generally generate higher insurance losses than older drivers. Thus, if compared vehicles have different proportions of youthful operators, this difference, if not taken into consideration, would be sufficient to bias the comparison. Results obtained from the two deductible categories, less than $150 and greater than or equal to $150, also vary. For example, average loss payments for the higher deductibles are greater than those for the lower deductibles. Again, if compared vehicles have different proportions of lower deductible coverages, this difference, if not taken into consideration, would also be sufficient to bias the comparison.

In order to remove any biases in the comparison of results that could arise because of differences attributable to variations among different vehicles in deductible amount and operator age groups, results were first adjusted or standardized so as to equalize the effects of the two nonvehicle factors in the standardized results. In this procedure, a weighted average of the actual results for each combination of deductible amount and operator age group was computed using the standardization weights shown in the table below. Because the same weights were always used, the effects due to the nonvehicle factors were present in equal amounts in the standardized results. Therefore, to the extent that the age distributions within each operator age group and the deductible distributions within each deductible group do not vary substantially for different vehicles, these effects can no longer bias comparisons of results.

The standardization procedure employed is widely used in health statistics.* The basic principle of the method is the introduction of a selected population with a standard distribution across the combinations of deductible amount and operator age group as represented by the standardization weights in the table.

*For example, see Armitage, P. *Statistical Methods in Medical Research*, Wiley, New York (1971).

STANDARDIZATION WEIGHTS

Deductible Amount	Operator Age Group: Youthful Operator	No Youthful Operator	Combined
< $150	0.05	0.50	0.55
≥ $150	0.05	0.40	0.45
Combined	0.10	0.90	1.00

Mathematical Description of Standardization Procedure

The standardization procedure can be represented mathematically as follows:

Deductible Amount	Operator Age Group: Youthful Operator	No Youthful Operator	Combined
< $150	X_{11}	X_{12}	$X_{1.}$
≥ $150	X_{21}	X_{22}	$X_{2.}$
Combined	$X_{.1}$	$X_{.2}$	$X_{..}$

where,

X_{ij} represents a computed claim frequency for a particular vehicle series with respect to the deductible amount i and age group j,

and

i = 1 for deductibles < $150 and 2 for deductibles ≥ $150,

j = 1 for youthful operator group and 2 for no youthful operator group,

$X_{.j}$ represents the computed claim frequency for all deductibles combined for age group j,

$X_{i.}$ represents the computed claim frequency for both operator age groups combined for deductible amount group i, and,

$X_{..}$ represents the computed claim frequency for all deductibles and both age groups combined.

Now, if weights are defined as follows:

Deductible Amount	Operator Age Group: Youthful Operator	No Youthful Operator	Combined
< $150	W_{11}	W_{12}	$W_{11} + W_{12}$
≥ $150	W_{21}	W_{22}	$W_{21} + W_{22}$
Combined	$W_{11} + W_{21}$	$W_{12} + W_{22}$	1

where $W_{11} + W_{21} + W_{12} + W_{22} = 1$,

then the standardized claim frequency for the particular vehicle series is:

$$W_{11}X_{11} + W_{21}X_{21} + W_{12}X_{12} + W_{22}X_{22}$$

and, if A_{ij} represents the computed average loss payment per claim for a particular vehicle series, then the standardized average loss payment per claim is:

$$\frac{W_{11}X_{11}A_{11} + W_{21}X_{21}A_{21} + W_{12}X_{12}A_{12} + W_{22}X_{22}A_{22}}{W_{11}X_{11} + W_{21}X_{21} + W_{12}X_{12} + W_{22}X_{22}}$$

The standardized average loss payment per insured vehicle year is obtained by multiplying the standardized claim frequency by the standardized average loss payment and dividing by 100.

Similarly, it is possible to standardize within a deductible category or within an operator age group by using the appropriate combined weights. The standardized claim frequency for youthful operators, for example, would be:

$$(W_{11} + W_{12})X_{11} + (W_{21} + W_{22})X_{21},$$

and the standardized claim frequency for deductibles greater than or equal to $150 would be:

$$(W_{11} + W_{21})X_{21} + (W_{12} + W_{22})X_{22}.$$

These latter standardizations, using the combined weights, enable valid comparisons to be made between the results for different deductible groups or between the results for different operator age groups without the effects of the other factor biasing the comparisons.

Example

For the 1986 Honda Prelude, the four claim frequencies were:

$X_{11} = 20.0$ $X_{12} = 9.3$ $X_{21} = 14.3$ $X_{22} = 8.0$

and the weights were:

$W_{11} = 0.05$ $W_{12} = 0.50$ $W_{21} = 0.05$ $W_{22} = 0.40$

The standardized claim frequency was:

$(0.05)(20.0) + (0.50)(9.3) + (0.05)(14.3) + (0.40)(8.0) = 9.6.$

Monthly Exposure Adjustment

To compare the results from new model year cars during their initial period of availability with the corresponding results from the previous model year's cars, it is necessary to adjust the latter results because of differences in the mix of exposure by month which contribute to that result. For 1986 models, exposure in each successive month increases as more of the new model cars are sold, and therefore there is more exposure from the later months than from the earlier months. For this same time period, nearly all of the 1985 cars are on the road so that exposure in each month is essentially the same.

The effects of this difference in exposure can be removed by standardizing the monthly proportions of exposure in the results for the two model years. In the adjustment employed, results for the 1985 models were adjusted to have the monthly mix of exposure corresponding to the 1986 models, as shown in the following table.

MONTHLY ADJUSTMENT WEIGHTS

Sept.	Oct.	Nov.	Dec.	Jan.	Feb.
.01	.05	.12	.19	.28	.35

Analogous to the earlier discussion of the standardization procedure for age and deductible amount, let

X_m represent a computed claim frequency adjusted for deductible amount and age in month m for a particular 1985 vehicle series, and

W_m represent the monthly adjustment weights cited in the preceding table.

Thus, the standardized claim frequency adjusted for monthly exposure is:

$$\sum W_m X_m.$$

Similarly, if A_m represents the computed average loss payment per claim adjusted for deductible amount and age in month m for a particular 1985 vehicle series, then the standardized average loss payment per claim is:

$$\frac{\sum W_m X_m A_m}{\sum W_m X_m}.$$

Thus, using these weights, weighted averages of standardized monthly claim frequency and average loss payment per claim results were computed for 1985 model year cars. Recall that the standardized average loss payment per insured vehicle year is then obtained by multiplying the standardized claim frequency by the standardized average loss payment per claim and dividing by 100. The results thus obtained are both standardized and adjusted for monthly exposure differences.

An assumption made in computing a standardized and adjusted result is that exposure in each month is independent of the factors deductible amount and operator age group. This assumption is valid because the distributions of exposure by deductible amount and operator age group are approximately the same for each month.

APPENDIX C Definitions

Average Loss Payment Per Claim — The total of all loss payments made for the claims for a group of vehicles, divided by the number of claims paid; expressed as dollars per claim.

Average Loss Payment Per Insured Vehicle Year — For a group of vehicles, the product of Claim Frequency and Average Loss Payment per Claim, divided by 100; expressed as dollars per insured vehicle year. It should be noted that this definition differs from the commonly used insurance term, pure premium, but yields similar results.

Claim Frequency — The number of claims for a group of vehicles, divided by the exposure for that group; expressed as claims per one hundred insured vehicle years.

Collision Coverages — As defined in insurance contracts, the coverage under which people insure their own vehicle against loss caused by collision.

Deductible Amount — That portion of the collision damage cost borne by the policyholder. For computing results, deductible amounts are split into two groups; less than $150 (mainly $50 and $100 deductibles) and greater than or equal to $150 (mainly $200 and $250 deductibles).

Exposure — The time interval an individual vehicle is insured. Exposure for a group of vehicles is expressed in units of insured vehicle years.

Loss Payment — That portion of the collision damage cost borne by the insurer; in general, the total collision damage cost minus the deductible amount.

Operator Age Group — The factor which distinguishes those vehicles whose rated driver is youthful from those vehicles whose rated driver is not youthful (see Youthful Operator).

Rated Driver — The driver who, for insurance purposes, is considered to represent the greatest loss potential for the insured vehicle.

Vehicle Identification Number (VIN) — A code, variously comprising both numbers and letters; normally, 8 to 17 characters in length, assigned to each vehicle by its manufacturer. The VIN uniquely identifies the vehicle within at least a ten-year time span and, in recent model year vehicles, contains coding which identifies the make, series, model year, and other characteristics of each vehicle.

Vehicle Classifications — There are four major body style groupings of passenger cars — regular two-door models, regular four-door models, station wagons, and sports and specialty models. Sports and specialty models include all two-seater cars, all convertibles, all midsize and large cars with two or fewer designated rear seating positions, and all luxury cars. Body styles are divided into size classes based on wheelbase (rounded to the nearest inch) defined as follows:

Small — Vehicles with wheelbases less than or equal to 99 inches.

Midsize — Vehicles with wheelbases greater than 99 inches and less than or equal to 109 inches.

Large — Vehicles with wheelbases greater than 109 inches.

Vehicle Series — A name denoting a family of vehicles, within a make, with the same wheelbase and a degree of commonality in construction such as body, chassis, etc.

Youthful Operator — For the purposes of this report, all males (married or single) under 25 years of age and all unmarried females under 25 years of age.

APPENDIX D 1986 Vehicle Series Designations

Make Name	Vehicle Size Class	Series Name	Body Style	Wheel Base	Models Included
Acura	Small	Integra	2 DR	96.5	RS,LS
		Integra	4 DR	99.2	RS,LS
	Midsize	Legend	SP	108.7	
Alfa Romeo	Small	GTV6	SP	94.5	
		Spider Veloce	SP	88.6	Roadster

(See notes on page 21)

Make Name	Vehicle Size Class	Series Name	Body Style	Wheel Base	Models Included
American	Midsize	Eagle	4 DR	109.3	
		Eagle	SW	109.3	Limited
Aston Martin	Midsize	Saloon	SP	102.8	
		Vantage	SP	102.8	
		Volante	SP	102.8	
	Large	Lagonda	SP	115.0	
Audi	Small	4000 Quattro	SP	99.4	S
	Midsize	GT Coupe	2 DR	99.8	
		4000	4 DR	99.8	S
		5000	SP	105.8	S,CS
		5000 Quattro SW	SP	105.8	CS
		5000 Quattro 4D	SP	105.8	CS
		5000 SW	SP	105.8	S
Avanti	Midsize	Avanti II	SP	109.0	
Bentley	Large	Corniche	SP	119.5	
		Mulsanne	SP	120.5	
		Mulsanne-L	SP	124.0	
BMW	Midsize	325e 2D	SP	101.2	
		325e 4D	SP	101.2	
		524TD	SP	103.3	
		528e	SP	103.3	
		535i	SP	103.3	
		635CSi	SP	103.4	
	Large	L7	SP	110.0	
		735i	SP	110.0	
Buick	Midsize	Century	2 DR	104.9	Custom,Limited
		Century	4 DR	104.9	Custom,Limited, T-Type
		Century	SW	104.9	Custom,Estate
		Regal	2 DR	108.1	Limited,T-Type
		Riviera	SP	108.0	T-Type

(See notes on page 21)

Make Name	Vehicle Size Class	Series Name	Body Style	Wheel Base	Models Included
Buick (cont'd)		Skyhawk	2 DR	101.2	Custom,Limited, Sport,T-Type
		Skyhawk	4 DR	101.2	Custom,Limited
		Skyhawk	SW	101.2	Custom,Limited
		Skylark	4 DR	103.4	Custom,Limited
		Somerset	2 DR	103.4	Custom,Limited, T-Type
	Large	Electra FWD	2 DR	110.8	Park Avenue
		Electra FWD	4 DR	110.8	Park Avenue,T-Type
		Electra RWD	SW	116.0	Estate
		LeSabre	2 DR	110.8	Custom,Limited
		LeSabre	4 DR	110.8	Custom,Limited
		LeSabre	SW	116.0	Estate
Cadillac	Midsize	Cimarron	4 DR	101.2	
		Eldorado	SP	108.0	
		SeVille	SP	108.0	
	Large	Brougham 4D	SP	121.5	
		DeVille 2D	SP	110.8	
		DeVille 4D	SP	110.8	
		Fleetwood Limo	SP	134.4	Limo,Formal Limo
Chevrolet	Small	Chevette	2 DR	94.3	
		Chevette	4 DR	97.3	
		Corvette	SP	96.2	
		Corvette Conv.	SP	96.2	
		Nova	4 DR	95.7	
		Spectrum	2 DR	94.5	
		Spectrum	4 DR	94.5	
		Sprint	2 DR	88.4	
		Sprint	4 DR	92.3	Plus
	Midsize	Camaro	SP	101.0	Berlinetta,Z28
		Cavalier	2 DR	101.2	CS,RS,Z24
		Cavalier	4 DR	101.2	CS,RS
		Cavalier	SW	101.2	CS,RS
		Cavalier Conv.	SP	101.2	RS
		Celebrity	2 DR	104.9	
		Celebrity	4 DR	104.9	
		Celebrity	SW	104.9	
		Monte Carlo	2 DR	108.1	
	Large	Astro Van	PV	111.0	
		Caprice	2 DR	116.0	Classic
		Caprice	4 DR	116.0	Classic
		Caprice	SW	116.0	Classic

(See notes on page 21)

Make Name	Vehicle Size Class	Series Name	Body Style	Wheel Base	Models Included
Chrysler	Small	Laser	2 DR	97.0	XE
	Midsize	LeBaron	2 DR	100.3	
		LeBaron	4 DR	100.3	
		LeBaron	SW	100.3	Town & Country
		LeBaron Conv.	SP	100.3	
		LeBaron GTS	4 DR	103.1	
		New Yorker	4 DR	103.3	
	Large	Limousine	SP	131.3	
		New Yorker 5th Ave.	4 DR	112.7	
		Newport	4 DR	112.7	
Dodge	Small	Charger	2 DR	96.5	2.2
		Daytona	2 DR	97.0	Turbo
		Omni	4 DR	99.1	SE
		Shelby	2 DR	96.5	
	Midsize	Aries	2 DR	100.3	Spec. Edition,LE
		Aries	4 DR	100.3	Spec. Edition,LE
		Aries	SW	100.4	Spec. Edition,LE
		Lancer	4 DR	103.1	ES
		600	2 DR	100.3	
		600	4 DR	100.3	SE
		600 Conv.	SP	100.3	
	Large	Caravan	PV	112.0	SE,LE
		Diplomat	4 DR	112.7	SE,Salon
Dodge/ Mitsubishi	Small	Colt	2 DR	93.7	E,DL,DL/GTS
		Colt	4 DR	93.7	E,DL,Premier
		Conquest	2 DR	95.9	
	Midsize	Colt Vista	SW	103.3	Vista
		Colt Vista 4WD	SW	103.5	Vista
Ferrari	Small	328 Conv.	SP	92.1	
		328 GTB	SP	92.1	
		328 GTS	SP	92.1	
	Midsize	Mondial Conv.	SP	104.3	Cabriolet
		Mondial Quattroval	SP	104.3	
		Testarossa	SP	100.4	
Fiat	Small	X 1/9	SP	86.7	

(See notes on page 21)

Make Name	Vehicle Size Class	Series Name	Body Style	Wheel Base	Models Included
Ford	Small	Escort	2 DR	94.2	GT,LX,Pony
		Escort	4 DR	94.2	L,LX
		Escort	SW	94.2	L,LX
		EXP	SP	94.2	
	Midsize	LTD	4 DR	105.5	
		LTD	SW	105.5	
		Mustang	SP	100.4	LX
		Mustang Conv.	SP	100.4	LX
		Taurus	4 DR	106.0	L
		Taurus	SW	106.0	L
		Tempo	2 DR	99.9	L,GL,LX
		Tempo	4 DR	99.9	L,GL,LX
		Thunderbird	2 DR	104.0	
	Large	Aerostar	PV	118.9	
		Crown Victoria	2 DR	114.3	
		Crown Victoria	4 DR	114.3	
		Crown Victoria	SW	114.3	Country Squire
GMC	Large	Safari Van	PV	111.0	Bus
Honda	Small	Civic	2 DR	93.7	DX,SI
		Civic	4 DR	96.5	
		Civic	SW	96.5	
		Civic CRX 2D	SP	86.6	HF,SI
		Civic 4WD	SW	96.5	
		Prelude	2 DR	96.5	SI
	Midsize	Accord	2 DR	102.4	LX,LXI
		Accord	4 DR	102.4	LX,LXI
Hyundai	Small	Excel	2 DR	93.7	Deluxe,Super Deluxe
		Excel	4 DR	93.7	Deluxe,Super Deluxe
Isuzu	Small	I-Mark	2 DR	94.3	
		I-Mark	4 DR	94.3	
		Impulse	2 DR	96.0	

(See notes on page 21)

Make Name	Vehicle Size Class	Series Name	Body Style	Wheel Base	Models Included
Jaguar	Midsize	XJ-S	SP	102.0	
		XJ-SC	SP	102.0	
	Large	XJ6	SP	113.0	VDP
Lincoln	Midsize	Continental	SP	108.5	
		Mark VII	SP	108.5	
	Large	Town Car	SP	117.3	
Lotus	Small	Esprit Turbo	SP	96.0	
Maserati	Small	Biturbo 2D	SP	98.9	
		Spyder Conv.	SP	94.4	
	Midsize	425 4D	SP	102.4	
	Large	Quattroporte 4D	SP	110.2	
Mazda	Small	GLC	SW	91.1	
		RX-7	SP	95.7	
		323	2 DR	94.5	
		323	4 DR	94.5	
		626	2 DR	98.8	
		626	4 DR	98.8	
Mercedes Benz	Small	560SL Conv.	SP	96.7	Roadster
	Midsize	190D 4D	SP	104.9	
		190E (16V) 4D	SP	104.9	
		190E 4D	SP	104.9	
	Large	300E	SP	110.2	
		300SDL	SP	121.1	
		420SEL	SP	121.1	
		560SEC	SP	112.0	
		560SEL	SP	120.9	

(See notes on page 21)

Make Name	Vehicle Size Class	Series Name	Body Style	Wheel Base	Models Included
Mercury	Small	Lynx	2 DR	94.2	L,GS,XR3
		Lynx	4 DR	94.2	L,GS
		Lynx	SW	94.2	L,GS
	Midsize	Capri	SP	100.4	
		Cougar	2 DR	104.0	
		Marquis	4 DR	105.5	
		Marquis	SW	105.5	
		Sable	4 DR	106.0	
		Sable	SW	106.0	
		Topaz	2 DR	99.9	L,GS,LS
		Topaz	4 DR	99.9	L,GS,LS
	Large	Grand Marquis	2 DR	114.3	
		Grand Marquis	4 DR	114.3	
		Grand Marquis	SW	114.3	Colony Park
Merkur	Midsize	XR4Ti	SP	102.7	
Mitsubishi	Small	Cordia	2 DR	96.3	High/Prem(L/LS),Special
		Mirage	2 DR	93.7	Low(S),Medium, High/Prem(L/LS),Special
		Starion	2 DR	95.9	High/Prem(L/LS)
		Tredia	4 DR	96.3	Medium, High/Prem(L/LS), Special
	Midsize	Galant	4 DR	102.4	High/Prem(L/LS)
Nissan	Small	Pulsar	2 DR	95.1	XE
		Sentra	2 DR	94.5	
		Sentra	4 DR	94.5	
		Sentra	SW	94.5	
		Stanza	4 DR	97.2	
		Stanza	SW	99.0	
		Stanza 4WD	SW	99.4	
		200SX	2 DR	95.5	
		300ZX	SP	91.3	
		300ZX 2+2	SP	99.2	
	Midsize	Maxima	4 DR	100.4	
		Maxima	SW	100.4	

(See notes on page 21)

Make Name	Vehicle Size Class	Series Name	Body Style	Wheel Base	Models Included
Oldsmobile	Midsize	Calais	2 DR	103.4	Supreme
		Calais	4 DR	103.4	Supreme
		Cutlass	2 DR	108.1	Cutlass Supreme, Salon,Supreme Brougham
		Cutlass	4 DR	108.1	Cutlass Supreme, Supreme Brougham
		Cutlass Ciera	2 DR	104.9	Ciera LS,Ciera Brougham
		Cutlass Ciera	4 DR	104.9	Ciera LS,Ciera Brougham
		Cutlass Ciera	SW	104.9	
		Firenza	2 DR	101.2	S,GT,LC
		Firenza	4 DR	101.2	LX
		Firenza	SW	101.2	
		Toronado	SP	108.0	Brougham
	Large	Custom Cruiser	SW	116.0	
		Delta 88	2 DR	110.8	Royale,Royale Brougham
		Delta 88	4 DR	110.8	Royale,Royale Brougham
		Ninety Eight	2 DR	110.8	Regency,Regency Brougham
		Ninety Eight	4 DR	110.8	Regency,Regency Brougham
Peugeot	Midsize	505	4 DR	107.9	
	Large	505	SW	114.2	
Plymouth	Small	Horizon	4 DR	99.1	SE
		Turismo	2 DR	96.5	Turismo,Turismo 2.2
	Midsize	Caravelle	4 DR	103.3	Special Edition
		Reliant	2 DR	100.3	Special Edition,LE
		Reliant	4 DR	100.3	Special Edition,LE
		Reliant	SW	100.4	Special Edition,LE
	Large	Gran Fury	4 DR	112.7	Salon
		Voyager	PV	112.0	
Plymouth/ Mitsubishi	Small	Colt	2 DR	93.7	E,DL,DL/GTS
		Colt	4 DR	93.7	E,DL,Premier
		Conquest	2 DR	95.9	
	Midsize	Colt Vista	SW	103.3	Vista
		Colt Vista 4WD	SW	103.5	Vista

(See notes on page 21)

Make Name	Vehicle Size Class	Series Name	Body Style	Wheel Base	Models Included
Pontiac	Small	Fiero	SP	93.4	SE,Sport,GT
		Firefly	2 DR	88.4	
		1000	2 DR	94.3	
		1000	4 DR	97.3	
	Midsize	Bonneville	4 DR	108.1	Brougham, LE
		Firebird	SP	101.0	Trans/Am,SE
		Grand Am	2 DR	103.4	LE,SE
		Grand Am	4 DR	103.4	LE,SE
		Grand Prix	2 DR	108.1	Brougham,LE
		Sunbird	2 DR	101.2	SE,GT,Formula
		Sunbird	4 DR	101.2	GT
		Sunbird	SW	101.2	
		Sunbird Conv.	SP	101.2	SE,GT
		6000	2 DR	104.9	LE
		6000	4 DR	104.9	LE,SE,STE
		6000	SW	104.9	LE,SE
	Large	Parisienne	4 DR	116.0	Brougham
		Parisienne	SW	116.0	
Porsche	Small	911 Coupe	SP	89.5	Turbo
		911 Targa	SP	89.5	
		928 Coupe	SP	98.4	
		944 Coupe	SP	94.5	Turbo
Renault	Small	Alliance	2 DR	97.8	L,DL
		Alliance	4 DR	97.8	L,DL
		Alliance Conv.	SP	97.8	L,DL
		Encore	2 DR	97.8	S,LS,GS,Electronic
		Encore	4 DR	97.8	S,LS
		Sportwagon	SW	96.1	
Rolls Royce	Large	Camargue	SP	120.1	
		Corniche	SP	119.5	
		Silver Spirit	SP	120.5	
		Silver Spur	SP	124.0	
Saab	Small	900	2 DR	99.1	
		900	4 DR	99.1	
	Midsize	9000	4 DR	105.1	Turbo

(See notes on page 21)

Make Name	Vehicle Size Class	Series Name	Body Style	Wheel Base	Models Included
Subaru	Small	DL/GL	2 DR	97.2	DL,GL
		DL/GL	4 DR	97.2	DL,GL,GL-10,GL-10 Turbo
		DL/GL	SW	97.0	DL,GL,GL-10,GL-10 Turbo
		DL/GL 4WD	SW	96.9	DL,GL,GL-10 Turbo
		GL 4WD	2 DR	97.0	GL,GL Turbo
		GL 4WD	4 DR	97.0	GL,GL-10 Turbo,RX Turbo
		Hatchback	2 DR	93.7	STD,GL
		Hatchback 4WD	2 DR	93.3	GL
		XT Coupe	2 DR	97.0	DL,GL,GL-10 Turbo
		XT Coupe 4WD	2 DR	97.0	GL-10 Turbo
Toyota	Small	Celica	2 DR	98.4	ST,GT,GT-S
		Corolla	2 DR	94.5	SR5 Sport,GT-S (Hawaii)
		Corolla	4 DR	95.7	Deluxe,Lux. Edition, LTD
		MR2	SP	91.3	
		Tercel	2 DR	95.7	Deluxe
		Tercel	4 DR	95.7	Deluxe
		Tercel	SW	95.7	Deluxe
		Tercel 4WD	SW	95.7	Deluxe,SR5
		Van	PV	88.0	Deluxe,Lux. Edition
	Midsize	Camry	4 DR	102.4	Deluxe,Lux. Edition
		Celica Supra	SP	103.0	
		Cressida	4 DR	104.5	Lux. Edition
		Cressida	SW	104.5	Lux. Edition
		Supra	SP	102.2	Sport Roof
Volkswagen	Small	Cabriolet	SP	94.5	
		Golf	2 DR	97.3	
		Golf	4 DR	97.3	
		GTI	2 DR	97.3	
		Jetta	2 DR	97.3	
		Jetta	4 DR	97.3	GL,GLI
		Scirocco	2 DR	94.5	
		Vanagon	PV	96.9	Bus
	Midsize	Quantum	4 DR	100.4	
		Quantum	SW	100.4	
		Quantum 4WD	SW	100.4	

(See notes on page 21)

Make Name	Vehicle Size Class	Series Name	Body Style	Wheel Base	Models Included
Volvo	Midsize	240	4 DR	104.3	DL/GL
		240	SW	104.3	DL/GL
		740/760 4D	SP	109.1	Grand Luxe Exec
		740/760 SW	SP	109.1	Grand Luxe Exec
Yugo	Small	Yugo	2 DR	84.7	GV

Size Class:

Small — wheelbase (after rounding to nearest inch) less than 100.
Midsize — wheelbase (after rounding to nearest inch) in the range 100-109.
Large — wheelbase (after rounding to nearest inch) greater than 109.

Body Style Abbreviations:

Conv. — Convertible
SW — Station Wagon
PV — Passenger Van
SP — Sports and Specialty

HLDI Publications

Research reports published by the Highway Loss Data Institute are:

R72-1 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1972 Models,* June 1973.

R73-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1973 Models Compared with 1972 Models,* September 1973.

R73-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models,* March 1974.

R73-3 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models During Their First Two Years,* December 1974.

R73-4 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models During Their First Three Years,* December 1975.

R74-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1974 Models,* May 1974.

R74-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1974 Models During Their First Year,* December 1974.

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R75-1 *Automobile Insurance Losses, Collision Coverages, Initial Results for 1975 Models,* July 1975.

R75-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1975 Models During Their First Year,* December 1975.

R76-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1976 Models,* June 1976.

R76-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1976 Models During Their First Year, 1975 Models During Their First Two Years, 1974 Models During Their First Three Years,* December 1976.

R77-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1977 Models,* June 1977.

R77-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1977 Models During Their First Year, 1976 Models During Their First Two Years, 1975 Models During Their First Three Years,* December 1977.

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R80-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1980 Models,* June 1980.

R80-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1980 Models During Their First Year, 1979 Models During Their First Two Years, 1978 Models During Their First Three Years,* December 1980.

R81-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1981 Models,* July 1981.

R81-2 *Insurance Losses, Collision Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1981 Models During Their First Year, 1980 Models During Their First Two Years, 1979 Models During Their First Three Years,* December 1981.

R82-1 *Automobile Insurance Losses, Collisicn Coverages; Initial Results for 1982 Models,* July 1982.

R82-2 *Insurance Losses, Collision Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1982 Models During Their First Year, 1981 Models During Their First Two Years; 1980 Models During Their First Three Years,* December 1982.

R83-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1983 Models,* June 1983.

R83-2 *Insurance Losses, Collision Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1983 Models During Their First Year, 1982 Models During Their First Two Years, 1981 Models During Their First Three Years,* January 1984.

R84-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1984 Models,* June 1984.

R84-2 *Insurance Losses, Collision Coverages; Passenger Vehicles, Vans, Pickups, and Utility Vehicles; 1984 Models During Their First Year, 1983 Models During Their First Two Years, 1982 Models During Their First Three Years,* January 1985.

R85-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1985 Models,* July 1985.

R85-2 *Insurance Losses, Collision Coverages, 1983-85 Passenger Vehicles, Vans, Pickups, and Utility Vehicles,* January 1986.

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V78-1 *Automobile Insurance Losses, Non-Commercial Collision Coverages; Variations by Make and Series, Vans, Pickups and Utility Vehicles; 1978 Models During Their First Year, 1977 Models During Their First Two Years,* February 1979.

V79-1 *Automobile Insurance Losses, Non-Commercial Collisions Coverages; Variations by Make and Series, Vans, Pickups and Utility Vehicles; 1979 Models During Their First Year, 1978 Models During Their First Two Years,* April 1980.

V79-2 *Automobile Insurance Losses, Personal Injury Protection Coverages; Claim Frequency Results by Size of Claim for 1977, 1978, and 1979 Vans, Pickup Trucks, and Utility Vehicles,* October 1980.

V79-3 *Insurance Theft Losses; Vans, Pickups, and Utility Vehicles, 1979 Models,* May 1981.

V80-1 *Automobile Insurance Losses, Non-Commercial Collision Coverages; Variations by Make and Series, Vans, Pickups, and Utility Vehicles; 1980 Models During Their First Year, 1979 Models During Their First Two Years, 1978 Models During Their First Three Years,* December 1980.

V80-2 *Automobile Insurance Losses, Personal Injury Protection Coverages; Injury Claim Frequency Results by Size of Claim; Vans, Pickup Trucks, and Utility Vehicles, 1977-1980 Models,* September 1981.

I75-1 *Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1974 and 1975 Models,* June 1976.

I75-2 *Automobile Insurance Losses, Percentage of Collision Claims with Associated Injury Claims for 1974 and 1975 Models,* March 1977.

I76-1 *Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1974, 1975, and 1976 Models,* November 1977.

I76-2 *Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1974, 1975, and 1976 Models,* September 1978.

I77-1 *Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1977 Models,* September 1978.

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I79-1 *Automobile Insurance Losses, Personal Injury Protection Coverages; Claim Frequency Results by Size of Claim for 1977, 1978, and 1979 Models,* October 1980.

I80-1 *Automobile Insurance Losses, Personal Injury Protection Coverages; Claim Frequency Results by Size of Claim; 1978-1980 Models,* September 1981.

I81-1 *Insurance Losses, Personal Injury Protection Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1979-1981 Models,* September 1982.

I82-1 *Insurance Losses, Personal Injury Protection Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1980-1982 Models,* September 1983.

I83-1 *Insurance Losses, Personal Injury Protection Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1981-1983 Models,* September 1984.

I84-1 *Insurance Losses, Personal Injury Protection Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1982-1984 Models,* August 1985.

A-1 *Automobile Insurance Losses, Collision Coverages; A Comparison of Results for 1972 and 1973 Models,* May 1974.

A-2 *Automobile Insurance Losses, Collision Coverages; Relationships Between Losses and Vehicle Density, 1972 and 1973 Models,* September 1974.

A-3 *Automobile Insurance Losses, Collision Coverages; A Comparison of Results for 1973, 1974 and 1975 Models,* July 1975.

A-4 *Automobile Insurance Losses, Collision Coverages; Relationships Between Losses and Vehicle Density, 1974 and 1975 Models,* December 1975.

A-5 *Automobile Insurance Losses, Collision Coverages; Relationships Between Losses and Vehicle Body Style, 1974 and 1975 Models,* December 1975.

A-6 *Automobile Insurance Losses, Collision Coverages; An Investigation of Relationships Between Losses and Engine Specifications, Using 1973 Models,* June 1976.

A-7 *Automobile Insurance Losses, Collision Coverages; Annual Increases and Seasonal Variations 1972, 1973, 1974 and 1975 Models,* June 1976.

A-8 *Automobile Insurance Losses, Injury Coverages; A Preliminary Comparison of Results for Volkswagen Rabbits with Passive and Active Seat Belts, 1975 and 1976 Models,* June 1977.

A-9 *Automobile Insurance Losses, Collision Coverages; A Comparison of Collision Claim Size Distributions for 1974, 1975, and 1976 Models,* November 1977.

A-10 *Automobile Insurance Losses, Injury Coverages; Comparisons of Claim Frequencies of Volkswagen Rabbits with Automatic and Manual Seat Belts, 1975, 1976, and 1977 Models,* June 1979.

A-11 *Automobile Insurance Losses, Collision Coverages; The Consistency of the Loss Experience of Specific Vehicles Produced in Several Years, 1975 to 1978 Models,* June 1979.

A-12 *Automobile Insurance Losses, Collision Coverages; An Assessment of the Effects of the Federal Safety Bumper Standard on the Losses for 1972 Through 1978 Models,* June 1980.

A-13 *Automobile Insurance Losses, Personal Injury Protection and Collision Coverages; The Effects of Car Size on Crash Losses, 1977-1980 Models,* May 1981.

A-14 *Automobile Insurance Losses, Personal Injury Protection and Collision Coverages; Comparisons of the Loss Experience of Two- and Four-Door Cars, 1978, 1979, and 1980 Models,* June 1981.

A-15 *Automobile Insurance Losses, Personal Injury Protection and Collision Coverages; Relationships Between Injury and Collision Losses and Engine Options for Selected 1977-1979 Compact Cars,* June 1981.

A-16 *Automobile Insurance Losses, Collision Coverages; The Frequency of Claims Involving Salvage; Subcompact and Compact Cars; 1980 Models,* January 1982.

A-17 *Insurance Losses, Comprehensive Coverages; Non-Crash Fire Losses; 1979-1980 Models,* February 1982.

A-18 *Insurance Losses, Theft Coverages; The Distribution of Theft Loss Payment Amounts; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1981 Models During Their First Year, 1980 Models During Their First Two Years; 1979 Models During Their First Three Years,* June 1982.

A-19 *Insurance Losses, Theft Coverages; A Comparison of the Theft Loss Experience of General Motors Passenger Cars With and Without Factory-Installed Theft Deterrent Systems; 1980-1981 Models,* January 1983.

A-20 *Insurance Losses, Collision Coverages, A Comparison of the Collision Loss Experience of Subaru Models with 5 and 2.5 MPH Bumpers,* April 1983.

A-21 *Insurance Losses, Personal Injury Protection Coverages, Injury Claim Frequencies for Volkswagen Rabbits with Automatic and Manual Seat Belts, 1981 and 1982 Models,* April 1984.

A-22 *Insurance Losses, Collision Coverages, An Analysis of Salvage Credits, 1977 Through 1982 Model Year Cars,* July 1984.

A-23 *Injury and Collision Losses by Engine Option, Selected 1983 Models,* October 1985.

A-24 *Comparison of the Insurance Loss Experience of Unibody and Frame Construction Cars After a Collision Repair, 1981-82 Models,* October 1985.

A-25 *Relationships Between Losses and Vehicle Density, 1982-84 Models,* October 1985.

A-26 *Consistency of Model Year Injury Claim Frequency Results for Selected 1981-1983 Models,* May 1986.

A-27 *A Preliminary Evaluation of New York and New Jersey In-*

surance Injury Claim Results Before and After Enactment of Mandatory Seat Belt Legislation; 1983-85 Models, May 1986.

T79-1 *Automobile Insurance Theft Losses by Make and Series; 1979 Models,* June 1980.

T80-1 *Automobile Insurance Theft Losses by Make and Series; 1979 and 1980 Models,* April 1981.

T81-1 *Insurance Losses, Theft Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1981 Models During Their First Year, 1980 Models During Their First Two Years, 1979 Models During Their First Three Years,* May 1982.

T82-1 *Insurance Losses, Theft Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1982 Models During Their First Year, 1981 Models During Their First Two Years, 1980 Models During Their First Three Years,* May 1983.

T83-1 *Insurance Losses, Theft Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1983 Models During Their First Year, 1982 Models During Their First Two Years, 1981 Models During Their First Three Years,* May 1984.

T84-1 *Insurance Losses, Theft Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1984 Models During Their First Year, 1983 Models During Their First Two Years, 1982 Models During Their First Three Years,* March 1985.

T85-1 *Insurance Theft Report; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1985 Models During Their First Year, 1984 Models During Their First Two Years, 1983 Models During Their First Three Years,* April 1986.